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February 13, 2025

The Honorable Joseline Pena-Melnyk  
Chair, House Health and Government Operations Committee  
Room 241  
House Office Building  
Annapolis, MD 21401

**House Bill 995 - Workgroup to Study the Rise in Adverse Decisions in the State Health Care System - Establishment**

Dear Chair Pena-Melnyk,

The League of Life and Health Insurers of Maryland, Inc. supports **House Bill 995 - Workgroup to Study the Rise in Adverse Decisions in the State Health Care System – Establishment** favorable with amendment.

The League is eager to have a nuanced look at adverse decisions in the state that impact consumers, but also the business of health care and especially the interactions between health care entities. We believe that there is a lot of misinformation about what actually happens, how the operations of entities communicate, and the general nuts and bolts of how massive organizations operate. We welcome an opportunity to get to the granular level and discover what might be the best way forward for Maryland consumers.

We do request a simple amendment. League members do not think it is appropriate for the Maryland Hospital Association (MHA) to staff the workgroup. They are clearly biased in this discussion, have shared data that carriers dispute, and are clearly advocating for different actions from many named in the workgroup structure. We don't believe it would be appropriate for them to staff a workgroup if we desire a balanced discussion.

With the inclusion of the amendment requested to remove the MHA as workgroup staff, the League urges the committee to give House Bill 995 a favorable report.

Very truly yours,

A handwritten signature in black ink, appearing to read "Math Celentano", with a long horizontal line extending to the right.

Matthew Celentano  
Executive Director

cc: Members, House Health and Government Operations Committee