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Date: March 10, 2025

Bill # / Title: House Bill 1292 - Health Insurance - Provider Directory - Required Updates

Committee: Health and Government Operations Committee

Position: Support with Amendments

The Maryland Insurance Administration (MIA) appreciates the opportunity to share its support with amendments for House Bill 1292.

House Bill 1292 amends § 15-112 of the Insurance Article to conform Maryland Law to the requirements of the federal No Surprises Act (“NSA”). It requires a carrier to verify and, as necessary, update their provider directory at least once every 90 days. In addition to the federal requirements, the bill shortens the amount of time carriers have to update their provider directory on the internet from just over two weeks, to two days. This will give consumers access to more accurate and timely information when searching for a participating provider on the internet.

The ability of consumers to obtain reliable information on a provider’s network can be key to receiving timely care before medical issues increase in severity and cost. Sudden injuries or illnesses with quickly emerging symptoms often require treatment before the window of time a carrier has to update their provider network. House Bill 1292 will ensure that patients who require care sooner rather than later, will have access to an accurate list of in-network providers who can deliver them timely care without incurring the burden of out-of-network costs. In so doing, the bill strengthens “network adequacy” protections in a manner consistent with the goals of the Affordable Care Act (ACA).

The MIA looks forward to continuing a dialogue with the sponsor and stakeholders to refine amendments to further clarify the bill’s intent of strengthening provider directory accuracy requirements, and therefore, network adequacy protections in Maryland.

For these reasons, the MIA urges a favorable committee report on House Bill 1292 and thanks the committee for the opportunity to share its support.