



Maryland Community Health System

Bill Number: Senate Bill 902 – Health Insurance - Access to Nonparticipating Providers - Referrals, Additional Assistance, and Coverage

Committee: House Committee on Health and Government Operations

Hearing Date: March 20, 2025

Position: Support

The Maryland Community Health System (MCHS) supports *Senate Bill 902 – Health Insurance - Access to Nonparticipating Providers - Referrals, Additional Assistance, and Coverage*. The bill would remove the sunset to permanently authorize balance billing protections; aligns the balance billing protections with Maryland’s regulatory time and distance standards, helps consumers better understand and take advantage of their rights; requires health insurers to provide assistance when individuals cannot find an out-of-network provider on their own; prohibits the use of prior authorization as an additional barrier to getting out-of-network care; and requires balance billing protections for the full duration of the treatment plan requested.

The Maryland Community Health System is a network of federally qualified health centers (FQHC) located across Maryland. FQHCs are vital for communities lacking access to healthcare. They offer primary care, dental services, and behavioral health services. These centers focus on low-income and marginalized populations, ensuring equitable access to health services. Allowing patients the ability to seek out-of-network service, when there are not in network equivalents can lead to numerous benefits, such increased access to specialists, potentially greater treatment options, and improved overall health because better access to tailored services can lead to enhanced patient health outcomes.

We request a favorable report. If we can provide any further information, please contact Michael Paddy at mpaddy@policypartners.net.