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House Health and Government Operations Committee
240 Taylor House Office Building
241 Taylor House Office Building
Annapolis, Maryland 21401

**RE: HB848 Health Insurance – Adverse Decisions – Reporting and Examinations
Position: SUPPORT**

Dear Chair Pena-Melnyk, Vice Chair Cullison, and Members of the Committee:

The Maryland Psychological Association, (MPA), which represents over 1,000 doctoral level psychologists throughout the state, asks the Senate Finance Committee to **FAVORABLY report on HB 848.**

We are writing to provide strong support for HB 848, which would require insurance companies to report to the Maryland Insurance Commissioner when adverse decisions have increased by more than 10% in the last year or 25% in the last three years. This legislation is essential for ensuring transparency and accountability within the insurance industry, allowing regulatory bodies to identify potential systemic issues that may negatively impact consumers. By mandating timely reporting of significant increases in adverse decisions, the bill will help protect policyholders from unfair practices and ensure that insurance companies are held to consistent standards of fairness and integrity. Enhanced oversight will ultimately contribute to a more equitable and trustworthy insurance system for all residents of our state.

We urge the Committee to issue a **favorable report on HB 848.** If we can be of any further assistance, please do not hesitate to contact MPA's Legislative Chair, Dr. Stephanie Wolf, JD, Ph.D. at mpalegislativcommittee@gmail.com.

Respectfully submitted,

David Goode-Cross, Ph.D.

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cc: Richard Bloch, Esq., Counsel for Maryland Psychological Association
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