



**2025 SESSION  
POSITION PAPER**

**BILL:** HB 1292 - Health Insurance – Provider Directory – Required Updates  
**COMMITTEE:** House – Health and Government Operations Committee  
**POSITION:** Letter of Support  
**BILL ANALYSIS:** HB 1292 alters the time period a carrier is required to update information available in the carrier’s provider directory on the Internet; requiring a carrier to verify and, as necessary, update the carrier’s provider directory

**POSITION RATIONALE:** The Maryland Association of County Health Officers (MACHO) supports HB 1292 as an important vehicle to provide more accurate consumer information and improved access to healthcare. Currently, information available to consumers about insurance carrier provider networks is frequently inaccurate. This is the result of a decades-long practice that relies on providers themselves notifying insurance carriers that they are no longer providing care. The practical consequence is that provider directories include many physicians and nurse practitioners who have retired from practice, moved out of state, or have died.

As Maryland residents try to make informed decisions during each open enrollment period, they are often misled that access to primary care, obstetrics, and other specialty care for them and their children is greater than is the case. This is particularly harmful for rural residents who may have to travel 100 miles or more when they discover that in-network providers they hoped to use are not actually available within a reasonable distance from their home. Due to the nature of open enrollment periods, it means that these individuals are unable to change insurance policies until the next enrollment period when they will have to revisit the list of participating providers and make assumptions about availability.

Insurance carriers can hire a relatively small number of staff members to call providers’ offices once every three months to ensure that each provider listed in their directory continues to practice in the specialty listed in the directory and, just as importantly, is accepting new patients. This would add a microscopic cost relative to each carrier’s overall expenses and should have no impact on premiums.

Requiring accurate provider directories from each insurance carrier takes minimal effort and expense on the part of each carrier, and results in potentially invaluable information to families across the state as they try to make truly informed healthcare decisions.

For these reasons, the Maryland Association of County Health Officers supports HB 1292. For more information, please contact Ruth Maiorana, MACHO Executive Director at [rmaiora1@jhu.edu](mailto:rmaiora1@jhu.edu) or 410-937-1433. *This communication reflects the position of MACHO.*