



MARYLAND PODIATRIC MEDICAL ASSOCIATION

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February 12, 2025

Chair Joseline A. Pena-Melnyk
House Health and Government Affairs Committee
Annapolis, Maryland 21401

HB848: Health Insurance-Adverse Decision-Reporting and Examinations

Position: Support

Dear Chair, Vice Chair, and Members of the Committee:

On behalf of the Maryland Podiatric Medical Association (MPMA), representing over 240 podiatrists licensed in Maryland and the practice of podiatry, I write to support HB 848.

A large number of our members have experienced unjustified adverse decisions by third-party payors. These denials are often reversed on appeal. The number of denials is definitely growing, and appeals result in an additional amount of time and expense for providers and their staff, often resulting in a reversal of the denial.

HB 848 will provide the Maryland Insurance Administration with the necessary information and documentation of adverse decisions to then examine why these trends occur. Increased oversight of carriers is critical to the proper payment of health care services for the insured patients.

For these reasons, we respectfully request a favorable vote on HB 848.

Should you have any questions, please feel free to contact Richard Bloch, MPMA Executive Director, at Richard@SBHPA.com or (410) 332-0736.

Sincerely,

A handwritten signature in blue ink that reads "Adam Lowy, D.P.M.".

Adam Lowy, D.P.M., MPMA President

Cc: Richard Bloch, MPMA Executive Director
Sarah Peters, Husch Blackwell Strategies