



Mission: To improve public health in Maryland through education and advocacy **Vision:** Healthy Marylanders living in Healthy Communities

Testimony In Support of SB 521
Material Changes to Provider Networks - Notification and Special Enrollment Period
Before the Senate Finance Committee
By: Maryland Public Health Association (MdPHA)
March 4, 2026

Chair Beidle, Vice Chair Hayes, and Members of the Senate Finance Committee, thank you for the opportunity to submit supportive testimony for SB 521. With this legislation, consumers would gain important safeguards when large healthcare systems and insurance companies have contract disputes. Patients would be informed sooner when providers are leaving the network. In the case of a major contract termination, consumers would be able to receive care from their providers for 90 days following termination of a provider contract, and have a 90 day special enrollment period for those who buy individual insurance so that they can choose a new plan that includes their providers. These safeguards would give consumers the necessary time and flexibility to either find new providers or select a different plan to keep their current ones. Without these safeguards, consumers could be forced to delay or forgo care while searching for new providers, potentially leading to serious health crises. We urge the Committee to pass SB 521. Thank you for your leadership and commitment to public health.

The Maryland Public Health Association (MdPHA) is a nonprofit, statewide organization of public health professionals dedicated to improving the lives of all Marylanders through education, advocacy, and collaboration. We support public policies consistent with our vision of healthy Marylanders living in healthy, equitable, communities. MdPHA is the state affiliate of the American Public Health Association, a nearly 145-year-old professional organization dedicated to improving population health and reducing the health disparities that plague our state and our nation.

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