

**Madam Chairperson and esteemed committee members**

**It is my honor and privilege to provide testimony in support of SB0808.**

**I have had the privilege to participate in the legislative process for many years and have great respect for the weight of responsibility that is on your shoulders regarding the impacts of your decisions and the laws that are created on the health and well-being of Marylanders.**

**I also speak from the perspective of over 50 years as practicing primary care physician now serving the poorest and perhaps the most medically underserved area of the state**

**The Bill before you addresses an existential issue regarding the future of primary care and the health of the state. Under current law insurers are permitted 150 days to onboard a new provider into their networks and there is no accountability for insurers to adhere to even this extended period. It further allows for an unrestricted timeframe during which the insurers can delay the start of an agreed upon contract.**

**The consequence of this is that a new practice would have to wait 5 months or more before ever seeing a payment for services provided. This is obviously an untenable situation for any business. The impact is not limited to a new practice or to primary care. An established practice of any kind, adding a new provider must go through the same extended period of onboarding. Even providers who are fully credentialed and employed by a health system and decide to start a new practice must run the same gamut, effectively serving as economic handcuffs to the employment status**

**This is not a theoretical problem. I opened an independent practice in Crisfield Maryland in March of 2025 as part of the state's EQIP-PC program. This program provides support to new practices serving the most medically underserved and highly disease burdened areas of the state. Now almost a year later, even after paying for expert assistance, I am still not fully onboarded with all of the major insurers and have experienced very large financial loss as a result. I am fortunate in having the EQIP-PC support. However, it would be far better to**

**have an insurance system that is efficient that to have to fund that inefficiency with taxpayers' dollars. I have also experienced the situation where a insurance company delayed for months the start of a contract that was agreed upon and failed to list my practice as participating. This is harmful to patients and providers and serves no reasonable health interest.**

**At a time when there is a critical and growing shortage of primary care and specialists in the underserved areas of the state it is urgent that we remove these obsolete and burdensome administrative barriers.**

**Passage of this bill will create an efficient system and accountability. The bill also does a number of other important things such as an online standardized credentialing system, and a workgroup to look continued improvement is efficiency of the healthcare insurance industry.**

**I believe the healthcare insurance industry leaders would agree that it is in the best interest of providers, patients and healthcare insurers to pass this bill. If this bill is not enacted into law the ability to add new healthcare providers in the areas they are most needed across the state will be effectively eliminated**

**I ask you for a favorable vote.**

**Respectfully submitted**

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