

HB1563_CrossoverBill_RichardKaplowitz_FAV
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TESTIMONY ON CROSSOVER BILL HB#1563 POSITION: FAVORABLE

Emergency Room Services and Post-Acute Care - Coverage and Facility Studies

TO: Chair Beidle, Vice Chair Hayes, and members of the Finance Committee

FROM: Richard Keith Kaplowitz

My name is Richard Keith Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of crossover bill HB#1563, **Emergency Room Services and Post-Acute Care - Coverage and Facility Studies**

This bill personally affected me when I was advocating for my late son's care last year in a nursing and rehabilitation facility after release from a hospital. Despite the critical emergency treatment at the hospital that required his rehabilitation to fully regain strength and mobility, on five separate occasions during his nursing home stay, United Healthcare attempted to stop paying for that care. Regardless of what the on-site staff and doctors reported on the status of his recovery UHC was determined to not have to pay his sizable care bill.

This bill will mandate an individual, group, or blanket policy or contract issued or delivered in the state by an insurer, a nonprofit health service plan, or a health maintenance organization may not deny a covered emergency room service solely on the basis that the insured or enrollee did not experience an emergency medical condition, as defined in the law.

Emergency and other care denials will become known by requiring the Commissioner to compile an annual summary report based on the information provided by the healthcare payor. That report shall include data on adverse decisions and grievances related to post-acute services, including adverse decisions and grievances relating to admissions to skilled nursing facilities and inpatient rehabilitation facilities; report any violations or actions taken under law and provide copies of the summary report to the Governor and to the General Assembly.

This bill will prohibit certain policies and contracts issued by insurers, nonprofit health service plans, and health maintenance organizations from denying insurance coverage for certain emergency room services under certain circumstances; requiring the Maryland Health Care Commission, in conjunction with the Health Services Cost Review Commission, to conduct a study to quantify bed capacity in hospitals and post-acute settings in the State and make a recommendation on a certain collection and auditing process; etc.

The results of the report can guide future actions of the legislature to address problems identified.

I respectfully urge this committee to return a favorable report on crossover bill HB#1563.