



TESTIMONY FOR SB0808 – Health Insurance – Provider Panels – Requirements – FAVORABLE

Bill Sponsor: Senator King

Committee: Senate Finance

Organization Submitting: Maryland Legislative Coalition

Person Submitting: Jessica Gorski, Executive Committee

Position: FAVORABLE

Chair, Vice Chair, and Members of the Committee,

My name is Jessica Gorski, and I am submitting this testimony in strong support of SB0808 on behalf of the Maryland Legislative Coalition. We are a statewide coalition of grassroots organizations representing more than 30,000 Marylanders across every legislative district. Our work is rooted in the belief that government should protect people’s lives, health, and dignity—especially in moments of crisis.

SB0808 does exactly that.

This bill modernizes and strengthens the process by which healthcare providers apply to participate in a carrier’s provider panel. It requires carriers to follow clear, timely notice requirements; prohibits them from charging application fees; establishes civil penalties for failing to comply with mandated timelines; and ensures that provider directories are regularly updated with accurate, verified information. These reforms create a more transparent, accountable, and efficient system for both providers and patients.

These improvements are not theoretical. They are urgently needed.

Maryland patients rely on accurate provider networks to access care. When carriers delay applications, fail to notify providers of decisions, or maintain outdated directories, the consequences fall directly on patients—especially those in rural, underserved, or specialty-care-limited areas. Without the reforms in SB0808:

- Providers may wait months for decisions, reducing access to care

- Patients may unknowingly select plans with inaccurate or misleading network information
- Carriers may avoid accountability for failing to meet statutory timelines
- Network adequacy suffers, particularly in behavioral health and primary care
- Administrative barriers discourage providers from joining insurance networks

SB0808 addresses these systemic failures by creating enforceable standards, improving transparency, and ensuring that provider directories reflect real-time information. These changes strengthen Maryland's healthcare infrastructure and support both patient access and provider participation.

This legislation aligns squarely with the mission of the Maryland Legislative Coalition. It strengthens healthcare access, advances public safety, supports equitable care delivery, and ensures that Marylanders can rely on the accuracy and integrity of their health insurance networks.

No patient should be misled by inaccurate provider directories or denied timely access to care because of opaque or inconsistent carrier practices. SB0808 ensures that doesn't happen.

Thank you for your time and consideration. **We respectfully urge a FAVORABLE report on SB0808.**