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Senator Pamela Beidle, Chair
Senator Antonio Hayes, Vice Chair
Senate Finance Committee
3 East Miller Senate Office Building
Annapolis, MD 21401

RE: SB 808 – Health Insurance – Provider Panels – Requirements

Position: SUPPORT

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

The Maryland Psychological Association, (MPA), which represents over 1,000 doctoral level psychologists throughout the state, asks the Senate Finance Committee to **report favorably on SB 808**.

Senate Bill 808 strengthens Maryland’s health care delivery system by improving fairness, transparency, and accountability in carrier provider-panel practices. The bill reforms the credentialing and panel application process by establishing clear timelines, requiring timely written notice to providers, eliminating application fees, and imposing meaningful civil penalties when carriers fail to comply. These changes address long-standing administrative delays and opaque practices that keep qualified providers out of networks for months, limiting patient choice and disrupting continuity of care.

The legislation also directly improves access to care by preventing carriers from arbitrarily limiting essential community providers on their panels and by ensuring appropriate reimbursement during the credentialing process. SB 808 expands protections for behavioral health providers, Federally Qualified Health Centers, local health departments, and school-based health centers, recognizing their critical role in serving underserved and high-need populations. By requiring carriers to reimburse group practices at in-network rates while credentialing is pending, the bill prevents financial harm to providers and protects patients from unexpected disruptions or gaps in treatment.

Finally, SB 808 enhances accuracy and reliability in provider directories, benefiting both patients and providers. The bill requires carriers to use the online credentialing system as the primary source of directory information, mandates frequent updates, and creates oversight mechanisms through stakeholder workgroups and annual reporting. Accurate directories are essential for patients seeking timely care and for providers who depend on correct listings for referrals and reimbursement. Together, these reforms promote administrative efficiency, network adequacy, and patient trust—making Senate Bill 808 an important step toward a more transparent, equitable, and functional health insurance system in Maryland.

For these reasons, the Maryland Psychological Association respectfully urges the Senate Finance Committee to provide **a favorable report on SB 808**. If we can provide any additional information or be of any assistance, please do not hesitate to contact the Chair of MPA’s Legislative Committee, Dr. Stephanie Olarte, at mpalegislativcommittee@gmail.com.

Respectfully submitted,

Stephanie Wolf, JD, Ph.D.
Stephanie Wolf, JD, Ph.D.
President

Stephanie Olarte, Ph.D.
Stephanie Olarte, Ph.D.
Chair, MPA Legislative Committee

cc: Barbara Brocato & Dan Shattuck, MPA Government Affairs