



Maryland Senior Citizens Action Network

MSCAN

AARP Maryland

*Baltimore Jewish
Council*

*Catholic Charities of
Baltimore*

*Central Maryland
Ecumenical Council*

Church of the Brethren

*Episcopal Diocese of
Maryland*

*Housing Opportunities
Commission of
Montgomery County*

*Lutheran Office on
Public Policy in
Maryland*

*Maryland Association of
Area Agencies on Aging*

*Maryland Catholic
Conference*

*Mental Health
Association of Maryland*

Mid-Atlantic LifeSpan

*National Association of
Social Workers,
Maryland Chapter*

Presbytery of Baltimore

*The Coordinating
Center*

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The Maryland Senior Citizens Action Network (MSCAN) is a statewide coalition of advocacy groups, service providers, faith-based and mission-driven organizations that support policies that meet the housing, health, and quality of care needs of Maryland's low and moderate-income seniors.

MSCAN supports HB 1563. This bill provides protections for individuals seeking emergency medical care and strengthens Maryland's post-acute care infrastructure. The bill will prohibit insurers, nonprofit health service plans, and health maintenance organizations from denying coverage for certain emergency room services under circumstances where a prudent layperson would reasonably believe emergency treatment was necessary. This safeguard is important for older adults living with chronic or complex health conditions who may experience symptoms that feel emergent in the moment. Preserving this protection ensures that older Marylanders are not penalized with costly retroactive denials after doing the right thing and seeking immediate care.

The bill also requires insurers to provide more detailed reporting on adverse decisions and grievances involving admissions to Skilled Nursing Facilities (SNFs) and Inpatient Rehabilitation Facilities (IRFs). Older adults are the primary users of these services, yet families often encounter denials or delays that can extend hospital stays, disrupt recovery, or lead to premature or unsafe discharges. By improving transparency around when and why these determinations occur, HB 1563 will help Maryland better identify the obstacles that slow care transitions for older adults and contribute to avoidable strain on hospitals.

Lastly, HB 1563 mandates two critical statewide studies to (1) address bed capacity in post-acute settings and (2) analyze options to facilitate clinically appropriate transitions from acute to post-acute care settings. This will ensure that Maryland will have the data and recommendations needed to modernize a strained system and improve continuity of care for all Marylanders, including our older adults.

By reducing inappropriate denials, improving regulatory oversight, and investing in data-driven system reform, this bill will support the well-being of older Marylanders and the families and providers who care for them. For these reasons, MSCAN urges a favorable report on HB 1563.