

WES MOORE
Governor

ARUNA MILLER
Lt. Governor



MARIE GRANT
Commissioner

JOY Y. HATCHETTE
Deputy Commissioner

200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202
Direct Dial: 410-468-2471 Fax: 410-468-2020
1-800-492-6116 TTY: 1-800-735-2258
www.insurance.maryland.gov

Date: March 25, 2026

Bill # / Title: House Bill 1563 - Emergency Room Services and Post-Acute Care - Coverage and Facility Studies

Committee: Senate Finance Committee

Position: Support

The Maryland Insurance Administration (“MIA”) appreciates the opportunity to provide support for House Bill 1563.

The bill would authorize the Maryland Insurance Commissioner to conduct examinations of certain decisions related to emergency service claims or authorization requests. The bill also adds a requirement that the MIA must include data on adverse decisions and grievances related to post-acute services, including admissions to skilled nursing and inpatient rehabilitation facilities, to the annual appeals and grievances summary report to the General Assembly under § 15-10A-05 of the Insurance Article.

House Bill 1563 will improve the ability of the MIA to monitor and take action regarding insurance denials of emergency services in emergency departments. Denials of ER visits for medical necessity are few in Maryland, and declined from 199 to 61 between 2023 and 2024, a decrease of 69.3%. But it is unclear why even this small number of ER denials persist, given the requirements of the Emergency Medical Treatment and Labor Act (EMTALA) and current Maryland law. The bill also improves monitoring of denials of post-acute services, where denials may lead to an inability for hospitals to efficiently discharge patients and thereby exacerbate emergency department wait times.

For the reasons set forth above, the MIA recommends a favorable committee report on House Bill 1563 and thanks the Committee for the opportunity to share its support.