



TESTIMONY FOR HB0684 – Health Insurance – Material Changes to Provider Networks – Notification and Special Enrollment Period – FAVORABLE

Bill Sponsor: Delegate Lopez

Committee: 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 HB0684 on behalf of the Maryland Legislative Coalition, a statewide network of grassroots organizations representing more than 30,000 Marylanders across every legislative district. Our mission is to promote legislation that strengthens education, healthcare, public safety, environmental protection, and social justice—ensuring that every Marylander has access to the resources and opportunities needed to thrive.

HB0684 advances that mission by strengthening transparency, continuity of care, and consumer protections within Maryland’s health insurance system.

This bill establishes clear, enforceable requirements for carriers and health systems when material changes occur within provider networks. It requires advance notice to enrollees, providers, and the Maryland Insurance Administration; mandates updates to access plans; ensures continuity of contract terms for 90 days after a termination or nonrenewal; and creates a special enrollment period for patients whose regularly treating provider is removed from a network.

These reforms are practical, balanced, and urgently needed.

Across Maryland and the nation, patients are increasingly affected by sudden provider terminations or large-scale network changes that disrupt care with little warning.

These disruptions can be especially harmful for individuals with chronic conditions, behavioral health needs, or ongoing treatment plans. HB0684 ensures that patients are not blindsided by changes that directly affect their health and stability.

By strengthening notice requirements and establishing a special enrollment period, this bill enhances the state's ability to:

- Ensure patients receive timely, clear communication about changes to their provider networks,
- Protect continuity of care during transitions,
- Maintain network adequacy and regulatory oversight,
- Support behavioral health patients, who are disproportionately harmed by abrupt provider loss, and
- Empower consumers to make informed decisions about their coverage.

The 90-day continuation of contract terms is particularly important. It prevents abrupt reimbursement changes, protects providers from sudden instability, and ensures that patients are not caught in the middle of contract disputes. This is a thoughtful safeguard that supports both access and accountability.

Maryland has long been a national leader in consumer-centered health policy. HB0684 builds on that legacy by ensuring that network changes are transparent, predictable, and managed in a way that prioritizes patient well-being.

Importantly, this bill does not restrict carriers from making necessary network adjustments. Instead, it ensures that those changes occur with appropriate notice, oversight, and protections for the people who rely on these networks for their care.

HB0684 aligns squarely with the mission of the Maryland Legislative Coalition. It strengthens consumer protections, supports continuity of care, and ensures that Marylanders have the information and options they need when their provider networks change.

We urge the Committee to support this thoughtful, patient-centered legislation.

Thank you for your time and consideration. **We respectfully urge a FAVORABLE report on HB0684.**

Jessica Gorski
Executive Committee
Maryland Legislative Coalition