



Testimony In Support of HB 684 Health Insurance - Material Changes to Provider Networks -  
Notification and Special Enrollment Period  
Before the Senate Finance Committee  
By: Vincent DeMarco, President, Maryland Citizens' Health Initiative  
March 25, 2026

Chair Beidle, Vice-Chair Hayes, and Members of the Finance Committee, thank you for the opportunity to submit supportive testimony for HB 684. Our mission is quality, affordable health care for all Marylanders. I am submitting this testimony on behalf of our individual organization, Maryland Citizens' Health Initiative, Inc. This legislation would provide much needed protections to consumers when there are disputes between large health care systems and insurance carriers. In the case of a major contract termination, consumers would be able to receive care from their providers for 90 days following termination of a provider contract, and have a 90 day special enrollment period for those who buy individual insurance so that they can choose a new plan that includes their providers. These protections are critical so that consumers have more time and flexibility to either transition their care to new providers or choose a new plan to maintain their provider access. Without these protections, consumers may have to go without care as they work to find new providers which could have devastating health consequences. We urge a favorable report for HB 684.