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Senate Finance Committee  
March 25, 2026

House Bill 684 – *Health Insurance – Material Changes to Provider Networks – Notification and Special Enrollment Period*

**POSITION: SUPPORT**

The Maryland State Medical Society (MedChi), the largest physician organization in Maryland, **supports** *House Bill 684: Health Insurance – Material Changes to Provider Networks – Notification and Special Enrollment Period*. This bill seeks to increase transparency and communication between carriers and enrollees when a provider is terminated from a carrier’s panel, provide advance notice to the Maryland Insurance Administration (MIA) of such terminations, and establish a special enrollment period for enrollees when a provider or health care facility is terminated from a carrier’s panel. Specifically, the bill:

- Requires carriers to provide notice to an enrollee when either a primary care provider terminates or the carrier terminates a primary care provider from the carrier’s panel. The bill expands this requirement to include a provider of behavioral health services when the enrollee has received services from the provider within the last three months. This notice must include contact information that the enrollee may use to direct comments or concerns to the carrier regarding the termination of the provider, instructions on how the enrollee may notify the carrier of the need for transitional care, and the telephone number and e-mail address for the MIA that the enrollee can use for complaints they have against carriers.
- Requires that, if the termination of a provider or health care facility from the carrier’s panel will result in a material change to the access plan, the carrier must provide the MIA with notice 60 days before the anticipated date of termination rather than the current 15 days afterwards and continue to update the MIA until the termination is effective or an agreement is reached and then the carrier must provide final notice of termination to the MIA within 5 business days after effective.
- Establishes a special enrollment period for enrollees.

MedChi supports these changes, which are both consumer and provider-friendly. Physicians are increasingly unable to join carrier networks because carriers determine the network is “adequate,” or to continue participating in a carrier’s network due to unfair contractual terms, including low reimbursement rates. It is important to note that, according to the Maryland Health Care Commission’s Insurer and Provider Market Concentration Report, Maryland ranks third from the bottom in commercial reimbursement rates relative to Medicare. Nationally, the average is 122%; in Maryland, it is 104%. This is even more telling, given that the averages in surrounding states are: DC at 125%, VA at 115%, WV at 119%, and PA at 107%.<sup>1</sup>

MedChi urges a favorable vote.

**For more information call:**

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<sup>1</sup> Only Delaware, at 103%, and Alabama, at 98%, are below Maryland.