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February 19, 2026

The Honorable Heather Bagnall
Chair, House Health Committee
240 Taylor Office Building
Annapolis, MD 21401

House Bill 739 – Health Insurance - Prompt Payment of Claims - Requirements

Dear Chair Bagnall,

The League of Life and Health Insurers of Maryland, Inc. respectfully *opposes House Bill 739 – Health Insurance - Prompt Payment of Claims – Requirements* and urges the committee to give the bill an unfavorable report.

League members are confused by House Bill 739. The bill would revise §15-1005 of the Maryland Insurance Article, which governs how health insurers must handle claims for reimbursement, specifically focusing on prompt payment, notices, and claim processing rules. Our issues is the Maryland Insurance Administration already concludes that if a carrier reimburses a provider for part of a claim that it would be considered a denial of claim. New language as a part of this process is duplicative at best and unneeded. We are searching for what problem this legislative initiative is trying solve.

The second portion of the bill also requires back and forth communication between carrier and provider when information is lacking to resolve the full claim. This leads to further confusion on the carrier’s part as this process is ongoing, and the result of the section in House Bill 739 just creates a feedback loop with no resolution.

As always, carriers are more than willing to work on any of these issues and provide clarity when needed, but whatever the proponents are trying to accomplish is unclear at best. We would be happy to further to discuss in subcommittee if the committee desires, but as introduced we cannot be supportive of the bill as introduced.

For these reasons, the League urges the committee to give House Bill 739 an unfavorable report.

Very truly yours,

A handwritten signature in black ink, appearing to read "Matthew Celentano", with a long horizontal stroke extending to the right.

Matthew Celentano
Executive Director

cc: Members, House Health Committee