

HB0917_RichardKaplowitz_FAV

02/26/2026

Richard Keith Kaplowitz

Frederick, MD 21703

TESTIMONY ON HB#/0917- POSITION: FAVORABLE

Health Insurance - Retroactive Denial of Reimbursement

TO: Chair Bagnall, Vice Chair Cullison, and members of the Health Committee

FROM: Richard Keith Kaplowitz

My name is Richard Keith Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of HB#/0917, **Health Insurance - Retroactive Denial of Reimbursement**

This bill is a consumer protection measure protecting consumers from medical debt created by an action of a health care provider.

It will create a law in which a carrier may not retroactively deny reimbursement for a service:

- based on the outcome of the service; or
- before having a conversation with the health care provider in which the health care provider is given the opportunity to explain the circumstances, rationale, or justification for the service being considered for retroactive denial of reimbursement without taking into account the totality of the circumstances as viewed prospectively based on the circumstances, rationale, or justification offered by the health care provider ...
- each carrier that retroactively denies reimbursement shall develop a plan for training health care providers on reimbursement protocols, billing standards, and compliance requirements related to the retroactive denial of reimbursement
- this subsection in the bill may not be construed to prohibit a health care provider or insured from appealing a retroactive denial or reimbursement as otherwise authorized ...

This bill will accomplish those aims by altering the circumstances under which a carrier may retroactively deny reimbursement; altering the information a carrier is required to provide to a health care provider if the carrier retroactively denies reimbursement; prohibiting a carrier from retroactively denying reimbursement under certain circumstances; and requiring certain carriers that retroactively deny reimbursement to develop a certain training plan for health care providers.

I respectfully urge this committee to return a favorable report on HB#/0917.