



MARYLAND
PSYCHOLOGICAL
ASSOCIATION

9175 Guilford Road, Ste 300 #1112, Columbia, MD 21046 | 410-992-4258 | www.marylandpsychology.org

OFFICERS OF THE BOARD

President

Stephanie Wolf, JD, Ph.D.

President-Elect

Peter Smith, Psy.D.

Past President

Brian Corrado, Psy.D.

Secretary

Kim Sanschagrin JD, Ph.D.

Treasurer

Andrea Chisolm, Ph.D.

Representatives-at-large

Deborah Williams, Psy.D.

Laurie Donze, Ph.D.

Representative to APA Council

Mary Fernandes, Ph.D.

COMMITTEE CHAIRS

Communications

Beatrice Gerry, Ph.D.

Diversity

Mindy Milstein, Ph.D.

Early Career Psychologist

Danielle Wexler, Ph.D.

Educational Affairs

Shalena Wade, Ph.D.

Ethics

LaShaun Williams, Psy.D.

Legislative

Stephanie Olarte, Ph.D.

Membership

Dana O'Brien, Ph.D.

Past Presidents' Council

Steve Sobelman, Ph.D.

PROFESSIONAL AFFAIRS

OFFICER

Paul C. Berman, Ph.D.

EXECUTIVE DIRECTOR

Taylor Dickerson

February 17, 2026

Delegate Heather Bagnall, Chair
Delegate Bonnie Cullison, Vice Chair
Health Committee
240 Taylor House Office Building
241 Taylor House Office Building
Annapolis, MD 21401

RE: HB 865 Health Insurance – Remittance Advice – Interest on Late Paid Claims

Position: SUPPORT

Dear Chair Bagnall, Vice Chair Cullison, and Members of the Committee:

The Maryland Psychological Association (MPA), which represents over 1,000 doctoral-level psychologists throughout the state, asks the House Health Committee to **report favorably on HB 865**.

House Bill 865 promotes transparency and accountability in Maryland's health insurance reimbursement system. This legislation requires insurers, nonprofit health service plans, and health maintenance organizations that owe interest on late-paid claims to provide remittance advice that separately identifies and itemizes the interest owed. By ensuring that providers receive clear documentation regarding late payment interest, the bill strengthens existing prompt payment requirements and promotes fairness in the claims process.

HB 865 represents an important administrative improvement that supports health care providers by enhancing clarity in reimbursement practices and reducing unnecessary administrative burdens associated with tracking or disputing late payments. Requiring itemized disclosure of interest ensures that providers can verify compliance with statutory payment obligations and improves oversight of insurer practices. Greater transparency in claims processing ultimately contributes to financial stability for providers and helps sustain timely access to care for Maryland patients.

For these reasons, House Bill 865 strengthens Maryland's health insurance regulatory framework and advances equitable reimbursement practices. **We ask the Committee to report favorably on HB 865**. If we can be of any further assistance, please do not hesitate to contact MPA's Legislative Chair, Dr. Stephanie Olarte, Ph.D. at mpalegislativcommittee@gmail.com.

Respectfully submitted,

Stephanie Wolf, JD, Ph.D.
Stephanie Wolf, JD, Ph.D.
President

Stephanie Olarte, Ph.D.
Stephanie Olarte, Ph.D.
Chair, MPA Legislative Committee

cc: Barbara Brocato & Dan Shattuck, MPA Government Affairs