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PSYCHOLOGICAL  
ASSOCIATION

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February 24, 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 917 — Health Insurance – Retroactive Denial of Reimbursement**

**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 provide a **favorable report on HB 917**.

House Bill 917 provides important protections for health care providers and promotes fairness and transparency in health insurance reimbursement practices. By limiting the circumstances under which carriers may retroactively deny reimbursement and establishing clear timeframes and procedural requirements, this legislation promotes predictability and financial stability for health care providers who rely on timely and accurate payment for services rendered. The bill appropriately restricts retroactive denials to defined situations, such as coordination of benefits, and shortens the timeframe for other denials, ensuring that providers are not subjected to prolonged uncertainty regarding reimbursement for medically necessary services.

HB 917 also enhances transparency and due process by requiring carriers to provide written explanations and supporting documentation for retroactive denials and by prohibiting denials based solely on the outcome of services. **Particularly important is the requirement that carriers engage in direct communication with providers and consider the totality of circumstances before issuing a denial, ensuring that clinical judgment and professional rationale are appropriately considered.** The bill's requirement that carriers develop training plans for providers regarding reimbursement protocols further supports compliance and reduces avoidable disputes, fostering a more collaborative and efficient health care system.

House Bill 917 strengthens accountability, promotes fair reimbursement practices, and supports the delivery of high-quality patient care by reducing administrative burdens and financial risk for providers. These reforms help ensure that health care professionals can focus on patient treatment rather than navigating unpredictable payment practices.

For these reasons, the Maryland Psychological Association respectfully urge a **favorable report on HB 917**. If we can provide any additional information or be of any assistance, please do not hesitate to contact the Chair of MPA's Legislative Committee, Dr. Stephanie Olarte, at [mpalegislativcommittee@gmail.com](mailto: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