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Date: March 4, 2026

Bill # / Title: House Bill 1563 - Emergency Room Services and Post-Acute Care - Coverage and Facility Studies

Committee: House Health Committee

Position: Support

The Maryland Insurance Administration (“MIA”) appreciates the opportunity to provide support for House Bill 1563.

The bill would prohibit a carrier from denying a covered emergency room service solely on the basis that the insured did not experience an emergency medical condition, as defined in § 15-1A-14 of the Insurance Article. The bill also adds a requirement that the MIA must include data on adverse decisions and grievances related to post-acute services, including admissions to skilled nursing and inpatient rehabilitation facilities, to the annual appeals and grievances summary report to the General Assembly under § 15-10A-05 of the Insurance Article.

House Bill 1563 will have an overall effect of reducing insurance denials of emergency services in emergency departments. Denials of ER visits for medical necessity are small in Maryland and declined from 199 to 61 between 2023 and 2024, a decrease of 69.3%, but it is unclear why there continue to even be that number of ER denials given the requirements of the Emergency Medical Treatment and Labor Act (EMTALA) and current Maryland law. The bill also improves monitoring of denials of post-acute services, where denials may lead to an inability for hospitals to efficiently discharge patients and thereby exacerbate emergency department wait times.

For the reasons set forth above, the MIA recommends a favorable committee report on House Bill 1563 and thanks the Committee for the opportunity to share its support.