

HB1450\_RichardKaplowitz\_FAV

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Richard Keith Kaplowitz

Frederick, MD 21703-7134

**TESTIMONY ON HB#1450 - POSITION: FAVORABLE**

**Health Insurance - Coordination of Benefits - Carrier Responsibilities and Retroactive Denials of Reimbursement**

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

**FROM:** Richard Keith Kaplowitz

**My name is Richard Kaplowitz. I am a resident of District 3. I am submitting this testimony in support of HB#1450, Health Insurance - Coordination of Benefits - Carrier Responsibilities and Retroactive Denials of Reimbursement**

The intent of the bill is that if a claim is submitted to a carrier and is subject to coordination of benefits with another payor, the carrier shall be responsible for:

- identifying the primary and secondary payors
- identifying the amounts payable by each payor
- coordinating its benefits with the benefits of the other payors by determining the order of payments and ensuring that combined payments do not exceed 100% of the total claim.

Each carrier shall submit an annual report on its activities under this section to the commissioner in the form required by the commissioner.

If a carrier retroactively denies reimbursement to a health care provider, the carrier ... may only retroactively deny reimbursement for services subject to coordination of benefits with another carrier during the 9-month period after the date on which the carrier paid the health care provider.

Maryland needs to ensure that medical debts can be properly managed by providers.

This bill will require, under certain circumstances, an insurer, a nonprofit health service plan, a health maintenance organization, a dental plan organization, a managed care organization, or any other entity providing health benefit plans in the State to identify primary and secondary payors, the amounts payable by those payors, and to coordinate benefits with those identified payors; and alter the time period in which a carrier may retroactively deny reimbursement subject to coordination of benefits with another carrier.

**I respectfully urge this committee to return a favorable report on HB1450.**