



**TESTIMONY FOR SB0521 – Health Insurance – Material Changes to Provider Networks  
– Notification and Special Enrollment Period – FAVORABLE**

**Bill Sponsor: Senator Kramer**

**Committee: Finance**

**Organization Submitting: Maryland Legislative Coalition**

**Person Submitting: Jessica Gorski, Executive Committee**

**Position: FAVORABLE**

Chair, Vice Chair, and Members of the Committee,

My name is Jessica Gorski, and I am submitting this testimony in strong support of SB0521 on behalf of the Maryland Legislative Coalition. Our coalition represents more than 30,000 Marylanders across every legislative district, united by a commitment to ensuring that state policy protects people’s health, stability, and access to care. We believe that Marylanders deserve transparency and continuity in their healthcare providers—especially during times of transition or uncertainty.

SB0521 does exactly that.

This bill strengthens consumer protections by requiring health insurance carriers and health systems to provide timely, clear, and comprehensive notice when material changes occur within a provider network. SB0521 updates and expands notification requirements to ensure that enrollees are informed not only when their primary care provider is terminated, but also when behavioral health providers or other essential clinicians they have recently seen are removed from the network. It also requires carriers to notify the Insurance Commissioner of material provider-panel changes and establishes new special enrollment periods for individuals affected by provider terminations.

These improvements are not theoretical. They are urgently needed.

When provider networks change abruptly, patients may lose access to trusted clinicians, face unexpected out-of-network costs, or experience disruptions in treatment—particularly in behavioral health, where continuity of care is critical. Without the reforms in SB0521:

- Patients may not receive timely notice that their provider is no longer in-network
- Individuals undergoing treatment could face sudden care disruptions
- Carriers may make significant network changes without adequate oversight
- Consumers may be locked out of coverage changes until the next open enrollment period
- Behavioral health patients may be disproportionately harmed

SB0521 addresses these gaps by ensuring that Marylanders receive advance notice, have the right to continue care for up to 90 days when appropriate, and can access a special enrollment period if their treating provider is terminated. It also requires health systems to give carriers 90 days' notice before terminating contracts, improving transparency and reducing last-minute disruptions.

This legislation aligns squarely with the mission of the Maryland Legislative Coalition. It strengthens consumer protections, supports continuity of care, enhances regulatory oversight, and ensures that Marylanders can make informed decisions about their health coverage.

No patient should lose access to their provider without warning or be forced into out-of-network care because of opaque or last-minute network changes. SB0521 ensures that doesn't happen.

Thank you for your time and consideration. **We respectfully urge a FAVORABLE report on SB0521.**