



TESTIMONY FOR HB1093 – Health Insurance – Provider Panels – Requirements – FAVORABLE

Bill Sponsor: Delegate Cullison

Committee: Health and Government Operations

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 HB1093 on behalf of the Maryland Legislative Coalition. We are a statewide coalition of grassroots organizations representing more than 30,000 Marylanders across every legislative district. Our work is rooted in the belief that government should protect people’s lives, health, and dignity—especially in moments of crisis.

HB1093 does exactly that.

This bill strengthens Maryland’s health insurance provider panel system by establishing clear, enforceable requirements for how carriers process provider applications, issue decisions, and maintain accurate provider directories. It eliminates application fees, requires timely and transparent communication with providers, and imposes civil penalties when carriers fail to meet statutory obligations. These reforms ensure that Maryland’s provider networks are accurate, accessible, and accountable.

These improvements are not theoretical. They are urgently needed.

Patients rely on provider directories to make informed decisions about their health insurance coverage. When directories are outdated or inaccurate—or when carriers delay or mishandle provider applications—the consequences fall directly on Maryland families. Without the reforms in HB1093:

- Providers may wait months for approval, reducing access to care
- Patients may unknowingly select plans with misleading network information
- Network adequacy suffers, particularly in behavioral health and primary care

- Carriers face little accountability for failing to meet required timelines
- Communities already experiencing provider shortages are disproportionately harmed

HB1093 addresses these systemic failures by creating a transparent, predictable, and enforceable process for provider participation. It ensures that directories reflect real-time information, that carriers communicate promptly with applicants, and that Maryland patients can trust the accuracy of the networks they depend on.

This legislation aligns squarely with the mission of the Maryland Legislative Coalition. It strengthens healthcare access, advances public safety, supports equitable care delivery, and ensures that Marylanders can rely on the integrity of their health insurance networks.

No patient should be misled by inaccurate provider directories or denied timely access to care because of opaque or inconsistent carrier practices. HB1093 ensures that doesn't happen.

Thank you for your time and consideration. **We respectfully urge a FAVORABLE report on HB1093.**