

SB0521\_Crossover Bill\_RichardKaplowitz\_FAV

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Richard Keith Kaplowitz

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**TESTIMONY ON CROSSOVER BILL SB#0521- POSITION: FAVORABLE**  
**Health Insurance - Material Changes to Provider Networks - Notification and Special Enrollment Period**

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

**FROM:** Richard Keith Kaplowitz

My name is Richard Keith Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of crossover bill SB#0521, **Health Insurance - Material Changes to Provider Networks - Notification and Special Enrollment Period**

I recently attempted to make an appointment with a health care provider I have been seeing for several years. The appointment was scheduled but I received a call the next day telling me that the provider no longer was in network with my carrier. With no advance notice of the change, and being on fixed social security income, I was forced to find a new doctor on short notice.

Speaking with others in my age group I understand this constant churn on coverage adds to the stress of dealing with health challenges we seniors face. This bill will require our insurance carriers to inform us when our health care providers are changed as well as advising the Insurance Commissioner of the actions they are taking. A time period will be mandated for these changes and notifications to give us more time to adjust and modify our medical care.

This vital bill will require certain health systems to comply with certain insurance provisions regarding notice of termination of contracts; altering the notification requirements a carrier is required to provide an enrollee regarding changes to the carrier's provider panel; altering the notice requirements a carrier is required to provide to the Insurance Commissioner for certain material changes to the carrier's provider panel; requiring certain notice if a carrier and health system intend to terminate certain contracts; etc.

Health insurance coverage is essential to maintaining good health and dealing with personal medical issues affecting us and our loved ones. Patients should not be harmed by the undeclared actions of health systems that interfere with our medical care.

**I respectfully urge this committee to return a favorable report on crossover bill SB#0521.**