



House Health Committee

March 4, 2026

House Bill 1563 – *Emergency Room Services and Post-Acute Care – Coverage and Facility Studies*

**POSITION: SUPPORT WITH AMENDMENT**

The Maryland Chapter of the American College of Emergency Physicians (MDACEP), which represents the interests of emergency physicians and their patients throughout the State of Maryland, **supports with amendment** House Bill 1563. This bill prohibits an insurance carrier from denying a covered emergency room service solely on the basis that the insured or enrollee did not experience an emergency medical condition (as defined in § 15–1A–14: prudent layperson standard). In addition, House Bill 1563 requires the Maryland Health Care Commission, in consultation with the Maryland Health Services Cost Review Commission, to conduct two studies – one on bed counts related to hospitals and post-acute care facilities and one on the transitions from hospitals to post-acute care facilities.

Insurance carriers are repeatedly denying claims or reducing the claim to a lower-reimbursed code based on the final diagnosis, rather than the symptoms presented upon arrival at the emergency department under the prudent layperson standard. Maryland’s adoption of the prudent layperson standard was groundbreaking. However, insurers have been chipping away at the protections afforded to patients by it and are failing to pay emergency physicians for the treatments already provided. A patient may present to the emergency department with chest pain, believing they are having a heart attack, and although the cause may ultimately be indigestion, clinicians must first conduct a thorough evaluation to rule out a cardiac event before determining a less serious diagnosis. Physicians need to be paid for this work, and House Bill 1563 will ensure that insurance carriers do pay for it.

MDACEP also supports the studies. However, when examining bed counts, we also think it is important to consider future needs, especially given Maryland’s changing demographics. Therefore, we would suggest the following and urge a favorable vote.

On page 6, in line 27, strike “and” and substitute “;”

“(9) a projected future count of the number of hospital beds and post-acute care beds needed to account for Maryland’s changing demographics: and”

Strike in line 28 “(9)” and substitute “(10)”.

**For more information call:**

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