

TO:

[Chair Heather A. Bagnall](#)
and Members of the [House Health Committee](#)
Maryland House of Delegates

FROM:

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DATE: March 17, 2026

POSITION: SUPPORT

**Testimony in Support of [House Bill 1126](#)
Health Insurance and Managed Care Organizations – Laboratory Services – Contract
Providers**

House Health Committee

Hearing: March 19, 2026 at 1:00 PM

Dear Chair Bagnall and Members of the Committee,

My name is Gina Mattes, and I am the former CEO and founder of Principle Diagnostics. Our laboratory has been operating and supporting physicians and patients across Maryland for more than a decade, and I am also a resident of Frederick, Maryland. I am writing to express strong support for **House Bill 1126**, which helps ensure fair network access for qualified laboratories.

Over the past decade, our laboratory has worked closely with healthcare providers throughout Maryland to deliver advanced diagnostic testing that supports patient care and medical decision-making. Independent laboratories like ours often provide specialized diagnostics that are critical for physicians managing complex patient populations, including behavioral health patients, infectious disease cases, and individuals with rare hereditary conditions. These advanced tests help clinicians diagnose conditions earlier, select appropriate therapies, and monitor patient outcomes more effectively.

Our laboratory provides highly sophisticated and complex testing across multiple specialties, including:

- **Toxicology testing** – supporting substance use treatment programs and behavioral health providers through oral fluid and urine drug testing that helps clinicians monitor treatment adherence and patient safety.
- **Molecular infectious disease testing** – advanced PCR-based diagnostics that enable rapid detection of infectious diseases, helping physicians identify pathogens quickly and guide appropriate treatment.

- **Pharmacogenetics (PGx)** – precision medicine testing that evaluates how a patient’s genetic profile affects medication response, helping physicians select the right medication and dosage while reducing trial-and-error prescribing.
- **Next-generation sequencing (NGS)** – advanced genomic testing focused on identifying rare hereditary and genetic conditions, providing critical insights that support earlier diagnosis and targeted care.

Despite meeting rigorous federal and state regulatory standards, independent laboratories often face significant barriers to participating in insurance networks. In many cases, networks remain closed even when laboratories are willing to meet the same credentialing, quality, and reimbursement terms already accepted by participating laboratories.

House Bill 1126 addresses this issue in a balanced and practical way. The bill does not require insurers to accept laboratories that fail to meet their standards. Instead, it ensures that laboratories willing to comply with the same contractual terms, including reimbursement rates and quality requirements, are not excluded from participation solely due to market leverage or network exclusivity.

Some insurers have suggested that allowing additional qualified laboratories into networks could increase costs or interfere with managed care models. However, this bill does not change reimbursement rates or eliminate utilization management tools. Laboratories must still meet all existing credentialing requirements and agree to the pricing terms established by the carrier.

The legislation also does not guarantee laboratory volume. Health plans remain free to design benefits and steer patients toward preferred providers if they choose. What the bill ensures is that qualified laboratories have the opportunity to compete fairly when they meet the same contractual standards.

Laboratory services are among the most standardized services in healthcare, using nationally recognized CPT coding and electronic billing systems. As a result, the administrative impact of allowing additional qualified laboratories to participate is minimal. At the same time, increasing access to diagnostic providers can support competition, innovation, and improved patient outcomes.

For more than ten years, our laboratory has been proud to support Maryland physicians and patients through advanced diagnostic testing and clinical collaboration. House Bill 1126 will help ensure that laboratories like ours can continue contributing to the state’s healthcare ecosystem while expanding patient access to important diagnostic services.

For these reasons, I respectfully urge the Committee to issue a favorable report on **House Bill 1126**.

Thank you for your time and consideration.

Sincerely,
Gina Mattes
Former CEO and Founder
Principle Diagnostics