



The Maryland State Medical Society

News: For Immediate Release

Additional Information Contact:

Gene M. Ransom, CEO

Office: 410-539-0872 x 3305

MEDCHI: MANY MARYLANDERS WITH INSURANCE ARE STILL UNABLE TO ACCESS QUALITY HEALTH CARE

Largely absent from the broader recent debate about health care reform have been questions about the quality of care that those with health insurance receive – specifically, those Marylanders whose legitimate health insurance claims have been denied, or those whose care is needlessly delayed by time-consuming health insurance protocols and paperwork.

MedChi, the Maryland State Medical Society, recently partnered with Maryland Attorney General Doug Gansler to launch “Insurance Watch,” a new web portal that will enable physicians to report abusive insurance company practices and provide assistance when consumers are denied their full health benefits.

The Insurance Watch web portal will help physicians submit complaints to the Health Education and Advocacy Unit (HEAU) of the Office of the Attorney General, as well as the Maryland Insurance Administration. The site will also direct physicians and consumers to the professional assistance they may need to ensure they receive the health insurance benefits to which they’re entitled.

Abusive health insurance practices – often deployed under the guise of cost containment – threaten the health of Maryland patients by denying them access to timely and effective care. Insurance Watch will help shine a light on insurer wrongdoing and empower health care professionals and consumers to fight back. Health care practitioners and consumers need to know that there are resources available to help—they don’t have to face the insurance companies alone.

Insurance Watch is an important tool for raising awareness of insurance company protocols, reining in abusive health insurer practices and encouraging more physicians and patients to come forward, but it is not enough. More should be done on the legislative front to help protect the health benefits of Marylanders because far too many of the tricks insurers use to delay or deny coverage to patients are still completely legal in Maryland.

One such protocol is called “step therapy,” or “fail-first,” which requires that one or more cheap medications “fail” to help a patient before the carrier will agree to cover a more expensive option, even if a physician believes it is the best treatment option for that patient. Some insurance companies will require a patient to fail up to five times before they cover the medication or procedure that their physician thinks will be most effective.

Insurance carriers also use a practice called prior authorization, which requires doctors to obtain the health insurer’s approval before the carrier will agree to cover the cost of certain medications or procedures. Patients are often forced to wait days or weeks for insurers to approve the treatments that they need – and resolving denials can take months.

The Maryland Health Care Commission (MHCC) recently studied the problems with prior authorization and recommended switching to a standardized electronic system for filing and processing prior authorization requests. The MHCC concluded that this would both “eliminate administrative overhead” and “allow providers to spend more time with their patients.”

The General Assembly has taken an important step toward reforming the onerous prior authorization process by unanimously passing HB 470, a bill which would implement the MHCC's recommendations, using new technology to reduce medical costs and help patients overcome hurdles to get care they need. Maryland physicians urge the Governor to sign the legislation.

When Maryland consumers purchase health insurance, they expect reasonable and timely access to care. MedChi urges Maryland legislators to work to ensure that, as we focus on health care cost containment; we are also taking reasonable steps to protect patient access to life-saving and life-sustaining care.

Gene Ransom is CEO of MedChi, the Maryland State Medical Society. More information in Insurance Watch can be found at www.medchi.org.

About MedChi

MedChi, The Maryland State Medical Society, is a non-profit membership association of Maryland physicians. It is the largest physician organization in Maryland. The mission of MedChi is to serve as Maryland's foremost advocate and resource for physicians, their patients and the public health of Maryland. For more information, please visit www.medchi.org.