

MedChi

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TO: The Honorable Thomas “Mac” Middleton, Chairman
Members, Senate Finance Committee
The Honorable Nancy J. King

FROM: Joseph A. Schwartz, III
Pamela Metz Kasemeyer
J. Steven Wise

DATE: February 17, 2010

RE: **SUPPORT WITH AMENDMENT** – Senate Bill 313 – *Health Insurance
Annual Preventative Care*

The Maryland State Medical Society (MedChi), which represents over 7,300 Maryland physicians and their patients, supports Senate Bill 313 with amendment.

Senate Bill 313 is directed to insurers who provide “annual preventative care” as a covered service in their health insurance contracts. Such annual visits could include a child wellness visit, a yearly OB/GYN visit or a regular screening test.

Senate Bill 313 would prohibit an insurance company from denying an annual visit on the basis that 365 days have not passed since the last annual visit provided that the care is being sought no more than 45 days before the anniversary date.

Given the shrinking number of primary care doctors in the state who remain in insurance networks, it is no surprise that people have difficulty securing appointments for their various annual visits. The shortage of primary care physicians is almost directly attributable to the unconscionably low reimbursement rates paid by CareFirst, United and most of the other large insurance carriers. To deny an annual visit which has been hard enough to obtain on the basis that not enough days have passed is not acceptable.

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MedChi believes this rule should be applied to all “periodic” covered services rather than limited to just “annual” covered services as the same problem occurs. The attached amendments seek to extend the bill to all periodic covered services.

For more information call:

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