

# MedChi

*The Maryland State Medical Society*

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TO: The Honorable Thomas M. Middleton, Chairman  
Members, Senate Finance Committee  
The Honorable Brian E. Frosh

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

DATE: February 24, 2010

RE: **SUPPORT** – Senate Bill 625 – *Health Insurance – Payment and Fee Disclosure*

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The Maryland State Medical Society (MedChi), which represents over 7,300 Maryland physicians and their patients, supports Senate Bill 625.

Senate Bill 625 provides for a methodology for a patient to determine their monetary exposure prior to the delivery of health care services. A patient may receive an “estimate” by submitting certain information to a health insurance carrier and the “estimate” can be provided by electronic mail (pg. 4, l. 24). The Insurance Commissioner may require the estimate to be provided through an “interactive website” (pg. 4, l. 28).

Such an estimate is particularly important for any patient seeing a doctor who does not participate with an insurer. Too often the insurers, particularly CareFirst and United, pay so low that the patient is left with a substantial balance.

Senate Bill 625 will be of beneficial use to many patients as it employs currently available and accessible technology to allow a patient to determine the cost and reimbursement for medical services. (Doctors are required, on or before July 1, 2012) to make available to patients their current schedules of fees and, further, to “assist” an enrollee to receive the “estimate” mandated by Senate Bill 625. MedChi believes that doctors will be happy to do so and urges support for Senate Bill 625.

**For more information call:**

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