

MedChi

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TO: The Honorable Delores G. Kelley, Chair
Members, Senate Finance Committee
Maryland Insurance Administration

FROM: Danna L. Kauffman
Pamela Metz Kasemeyer
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DATE: January 19, 2021

RE: **SUPPORT** – Senate Bill 272 – *Insurance – Claim Payment – Clarification*

The Maryland State Medical Society (MedChi), the largest physician organization in Maryland, **supports** Senate Bill 272. Senate Bill 272 is a departmental bill by the Maryland Insurance Administration that authorizes the Insurance Commissioner to require an insurer to fulfill the holder's contractual obligations or pay a certain claim instead of, or in addition to, suspending or revoking the certificate. The bill also authorizes the Insurance Commissioner, on a finding of a violation of provisions of law, to require a health care insurer to make a payment that has been improperly denied.

Similar authority is already granted to the Insurance Commissioner relating to actions against carriers regarding adverse decisions, grievance decisions, coverage decisions, and appeal decisions. This bill simply ensures that this authority is provided to the Insurance Commissioner to rectify situations and make claimants whole when a claim has been improperly denied by a health care insurer. We urge a favorable vote.

For more information call:

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