



The Maryland State Medical Society

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**MEDCHI APPLAUDS GOVERNOR WES MOORE AND MARYLAND
INSURANCE ADMINISTRATION FOR TAKING ACTION AGAINST
UNLAWFUL INSURANCE DOWNCODING**

Annapolis, MD – March 17, 2026 – MedChi, The Maryland State Medical Society, applauds Governor Wes Moore and the Maryland Insurance Administration (MIA) for taking decisive action to stop unlawful insurance practices that harm both patients and physicians.

In a recent enforcement action, the Maryland Insurance Administration found that Cigna Health and Life Insurance Company improperly “downcoded” evaluation and management (E/M) claims submitted by physicians, reducing reimbursement levels without following Maryland law. The investigation determined that the insurer altered billing codes to lower-paying levels and forced physicians to appeal in order to receive proper reimbursement.

The MIA concluded that these practices violated Maryland’s insurance statutes governing claim payment and processing and imposed an administrative penalty on the company while ordering the practice to cease.

“MedChi strongly supports the actions taken by Governor Moore and Insurance Commissioner Marie Grant to hold insurers accountable when they violate Maryland law,” said Gene Ransom, CEO of MedChi. “Downcoding is not a harmless administrative adjustment. It undermines physician judgment, delays payment for legitimate care, and ultimately harms patients by destabilizing the physician practices that care for them.”

Evaluation and management codes reflect the complexity of a patient visit and are determined by the physician based on the clinical work performed. Altering those codes without following proper procedures can reduce payment for care already delivered and create administrative burdens that take time away from patients.

“Physicians should be focused on caring for patients—not fighting insurers over improper claim reductions,” Ransom added. “Insurers must either pay a claim, deny it with a stated reason, or request additional information. Unilaterally rewriting the physician’s code is unacceptable. This action sends a clear message that abusive insurance practices will not be tolerated in Maryland,” Ransom said. “We appreciate the

Moore Administration and the Maryland Insurance Administration for standing up for patients, physicians, and the integrity of our health care system.”

MedChi looks forward to continuing to work with state leaders to ensure fair reimbursement practices and a stable environment for physicians delivering care across Maryland.

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.