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House Health Committee
February 19, 2026

House Bill 739 – *Health Insurance – Prompt Payment of Claims – Requirements*
POSITION: SUPPORT

On behalf of MedChi, The Maryland State Medical Society, and the Maryland Chapter of the American College of Emergency Physicians (MDACEP), we submit this letter of **support** for *House Bill 739: Health Insurance – Prompt Payment of Claims – Requirements*. Current law requires a health insurance carrier, within 30 days of receipt of a claim, to: 1) pay the claim; 2) send a notice that it refuses to pay all or part of the claim and the reason for the refusal; 3) send a notice questioning the legitimacy of all or part of the claim and what specific information is needed to make a determination on the claim; or 4) send a notice that it is not a clean claim and the specific information needed to determine that it is a clean claim.

House Bill 739 clarifies that “send notice” means by mail or email. The bill also states that the insurer's refusal to pay all or part of the claim constitutes a denial. Lastly, the bill gives health care practitioners thirty days to provide the additional information, after which the health insurance carrier must pay the claim or send notice of refusal. Insurers are increasingly refusing timely payment with little or confusing recourse for providers. Specifying that refusing to pay a claim or part of the claim will enable practitioners and patients to utilize Maryland’s appeals and grievance processes and create consistent timeframes for payment.

Access to care is a priority for both patients and practitioners; however, it must be evaluated not only by the adequacy of networks, but by whether those in the network and providing health care services are financially sustainable over time. Strict enforcement of prompt payment requirements is essential to sustainability, protecting health care practitioners from insurer-driven reimbursement delays, ensuring timely compensation, and allowing them to focus on delivering high-quality patient care rather than absorbing financial strain from administrative obstacles.

MedChi and MDACEP urge a favorable vote.

For more information call:

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