



Maryland Chapter
AMERICAN COLLEGE OF
EMERGENCY PHYSICIANS

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House Health Committee
February 19, 2026

House Bill 865 – Health Insurance – Remittance Advice – Interest on Late-Paid Claims

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 865, which requires a health care insurer that owes interest to provide remittance advice to the person who filed the original claim, separately identifying and itemizing the interest.

While this bill appears simple, it will accomplish two main goals. First, it will ensure compliance with Maryland’s prompt pay laws, which requires insurers to pay interest when a claim is not paid on time. Second, it will make it easier for health care practitioners to reconcile accounts and reduce the risk of payment disputes. Without this, the practitioner might not know how much of the payment is principal and how much is interest, which can affect accounting, tax reporting, and financial planning.

For the above reasons, MedChi and MDACEP urges a favorable vote.

For more information call:

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