



House Health Committee

March 12, 2026

House Bill 1450 – *Health Insurance – Coordination of Benefits – Carrier Responsibilities and Retroactive Denials of Reimbursement*

POSITION: SUPPORT

On behalf of MedChi, The Maryland State Medical Society, the Maryland Chapter of the American Academy of Pediatrics, and the Maryland Legislation and Advocacy Committee of the Greater Washington Society for Clinical Social Work, we submit this letter of **support** for House Bill 1450.

House Bill 1450 shortens the time period from 18 months to 9 months for retroactively denying payment to a health care provider when there is a coordination of benefits with another carrier. In addition, the bill shifts the burden for coordinating the benefits from the patient to the carriers involved.

Patients and, subsequently, health care providers, are placed at a disadvantage when coordination-of-benefits issues arise during the processing and payment of a claim. Too often, patients are left struggling to coordinate between two insurance carriers. The revisions to House Bill 1450 would help ease this burden and would ensure that any retroactive denial occurs within a reasonable timeframe. The current 18-month window is excessively long and undermines health care providers' ability to effectively manage their practices.

The above-named organizations urge a favorable vote.

For more information call:

Danna L. Kauffman

J. Steven Wise

Andrew G. Vetter

Christine K. Krone

410-244-7000