



The Maryland State Medical Society

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MEDCHI REINTRODUCES INSURANCE WATCH PAGE

BALTIMORE, July 9, 2024 – In 2012, MedChi, The Maryland State Medical Society, along with the Maryland Attorney General, launched Insurance Watch, a web portal for Maryland physicians to file insurance complaints and direct consumers on how to receive assistance from the Attorney General’s Office when consumers are denied their full health benefits.

Dr. Benjamin Lowentritt, MedChi President, states “Insurance Watch was created to help shine a light on insurer wrongdoing and empower health care professionals and consumers to make it right. Abused or misused insurance practices can deny access to timely or effective care to Maryland patients, and we must work to reverse this trend.”

MedChi has long advocated against insurance practices known as “step therapy” and prior authorization. These types of utilization review policies can often create inefficiencies in the health care delivery system by creating significant barriers for patients by delaying the start or continuation of necessary treatment and placing significant costs and stress on physicians who fight to ensure proper care for their patients.

Through the Insurance Watch portal, a physician or patient can file a complaint with the Maryland Insurance Administration (“MIA”) or request help from the Maryland Attorney General’s Office in filing a complaint directly with their insurer. To this end, the Maryland Insurance Administration (“MIA”) released Bulletin 24-13 “Insurers, Nonprofit Health Service Plans, Health Maintenance Organizations, and Private Review Agents” on May 24 to “clarify and explain the interplay between step therapy, prior authorization, and other utilization review protocols for prescription drugs” and “to provide guidance on how and when it is permitted to consider prescription drug costs as a factor in any utilization review determination.”

The need to reform Maryland’s prior authorization and utilization review processes has been fueled by patients being denied the continued use of prescription drugs at reauthorization despite the prescription drug effectively treating the patient’s condition. MIA Bulletin 24-13 addresses this and other issues by specifically stating when an insurance carrier or pharmacy benefit manager (“PBM”) may not deny a patient the right to remain on a prescription drug as well as other procedural elements that must be satisfied by the insurance carrier or PBM in order to issue a prescription drug denial. Coupled with the provisions passed during the 2024 Session (Senate Bill 791/House Bill 932: Health Insurance – Utilization Review – Revisions), this bulletin provides strong and needed protections for both prescribers and patients.

MedChi strongly urges physicians and patient groups to be familiar with the changes made by the legislation and the bulletin. The full bulletin can be found here:
<https://insurance.maryland.gov/Insurer/Documents/bulletins/24-13-Prescription-Drug-Utilization-Review.pdf>

To access MedChi's Insurance Watch web portal visit:
<https://www.medchi.org/Insurance-Watch>

About MedChi

MedChi, The Maryland State Medical Society, is a non-profit membership association of Maryland physicians. It speaks on behalf of over 22,000 licensed physicians in the state. Its mission is to serve as Maryland's foremost advocate and resource for physicians, their patients, and the public's health.