



The Maryland State Medical Society

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MEDCHI AND ATTORNEY GENERAL GANSLER LAUNCH NEW INITIATIVE TO PROTECT CONSUMERS FROM INSURANCE COMPANY ABUSES

“Insurance Watch” Will Empower Maryland Physicians to Report Abusive Insurer Practices and Seek Help from State Agencies

BALTIMORE, April 30, 2012 – MedChi, The Maryland State Medical Society, and Maryland Attorney General Douglas F. Gansler announced the creation of Insurance Watch, a new web portal that will enable Maryland physicians to report abusive insurance company practices and provide assistance when consumers are denied their full health benefits.

“Abusive insurance practices threaten the health of Maryland patients by denying them access to timely and effective care,” said MedChi President Harry Ajrawat, M.D. “Insurance Watch will help to shine a light on insurer wrongdoing and empower health care professionals and consumers to fight back.”

The Insurance Watch web portal will help physicians submit complaints to the Health, Education and Advocacy Unit (HEAU) of the Office of the Attorney General as well as the Maryland Insurance Administration. The site will also direct health care providers and consumers to the professional assistance they may need to ensure they receive the health insurance benefits coverage to which they’re entitled.

“Consumers and their doctors need to know that we can help patients wade through the paperwork and confusing language of their policies and get results,” said Attorney General Gansler. “I want to thank MedChi for helping us reach patients and health care professionals who’ve had legitimate health care claims denied.”

The announcement was made at MedChi’s Spring House of Delegates meeting on Saturday at MedChi’s offices in Baltimore. MedChi representatives noted that while the site would raise awareness of insurance company protocols and encourage more physicians and patients to come forward, more needs to be done on the legislative front to protect health benefits of Maryland consumers.

“Insurance Watch is an important tool for reining in abusive health insurer practices, but it is not enough,” said David Hexter, M.D., immediate past president of MedChi. “We also need to change the law, because far too many of the tricks insurers use to delay or deny coverage to patients are still completely legal in the state of Maryland.”

One such health insurer protocol, called prior authorization, requires doctors to obtain the insurer’s approval before the carrier will agree to cover the cost of certain medications or procedures. Patients are often forced to wait days or weeks for insurers to approve the treatments that they need—and resolving denials can take months.

Insurance carriers also use step therapy, or “fail-first” protocols, which require that one or more cheap medications “fail” to help a patient before the carrier will agree to cover a more expensive option, even if a physician believes it is the best treatment option for that patient. Some insurance

companies will require a patient to fail up to five times before they given the medication that their physician thinks will be most effective.

In a July 2011 MedChi survey of Maryland doctors, 93% of physicians surveyed agreed that there should be enforceable legislation to regulate insurer protocols like prior authorization and step therapy.

To access MedChi's Insurance Watch web portal visit:

<http://www.medchi.org/iwatch/medchinew.html>

For more information about the Attorney General's Health Education and Advocacy Unit visit:

<http://www.oag.state.md.us/Consumer/HEAU.htm>

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.