

# Bill Summary

## Additional Legislation Addressing Rise in Insurance Denials



**In addition to establishing the Workgroup to Study the Rise in Adverse Decisions in the State Health Care System, the Maryland General Assembly passed several important measures this session aimed at addressing the recent increase in insurance denials—also known as adverse decisions. These new laws are designed to improve transparency, expand access to care, and ease operational burdens for hospitals and health care providers.**

### HB 820 – Health Insurance – Utilization Review – Use of Artificial Intelligence

Strengthens consumer protections and regulatory oversight by requiring insurers to:

- Provide more detailed notices to patients, providers, and representatives following nonemergency adverse decisions and grievance outcomes
- Report additional data on appeals and grievances to the Maryland Insurance Commissioner
- Enables the Commissioner to use this data to initiate formal examinations of insurer conduct

### HB 1301 – Medicaid, MCHP, and Private Insurance – Transfers to Special Pediatric Hospitals – Prior Authorizations

Eliminates prior authorization requirements for transfers to special pediatric hospitals

- Applies to Medicaid, the Maryland Children’s Health Program (MCHP), and all private insurers, including HMOs and nonprofit health service plans
- Streamlines care for pediatric patients with complex medical needs

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