



Committee: Senate Finance Committee

Bill Number: SB 93 – Health Insurance – Utilization Review – Private Review Agents

Hearing Date: February 21, 2024

Position: Support

The Maryland Affiliate of the American College of Nurse Midwives (ACNM) strongly supports *Senate Bill 93 – Health Insurance – Utilization Review – Private Review Agents*. The bill requires that certain criteria and standards used by private review agents for health insurance utilization review relating to mental health and substance use disorder benefits meet generally accepted standards of care and requires a private review agent to give the patient’s treating provider an opportunity to speak before issuing an adverse decision.

A certified nurse midwife plays a crucial role in providing healthcare services to women during pregnancy, childbirth, and postpartum periods. However, their ability to effectively carry out their duties can be hindered if insurance carriers make adverse decisions regarding coverage for their services. It is important for a certified nurse midwife to have the opportunity to speak with an insurance carrier's private review agent before such decisions are rendered. This would allow the midwife to provide additional information, clarify any misunderstandings, and advocate for the best interests of their patients. By engaging in direct communication with the review agent, the certified nurse midwife can ensure that their expertise and knowledge are taken into account during the decision-making process. This opportunity would ultimately lead to better outcomes for both the midwife and their patients.

We ask for a favorable report. If we can provide any additional information, please contact Robyn Elliott at relliott@policypartners.net.