

HB 1337 SUPPORT

Health Insurance - Appeals and Grievances Process-Reporting Requirements and Establishment of Workgroup

House Health and Government Operations Committee

March 5, 2024

Dear Honorable Chair Peña-Melnyk, Vice Chair Cullison, and Members of the Committee,

I'm concerned about how private health insurance companies treat patients when it comes to getting needed care and claims reimbursed.

I'm a kidney transplant patient. For more than 30 years, I have relied on medical services and prescription medications to treat ailments like bone loss and hypertension associated with my condition. There have been times when I haven't been able to fill my prescription because my insurance plan would not cover it. At one point I had to wait several months to get the anti-rejection drugs I needed to ensure my transplant continued to function properly! In my experience, health insurance companies too often make care decisions for us that aren't based on the full picture of our health and needs.

When they refuse coverage, it can take significant time and energy to challenge their decisions. We are left in limbo without the care we need. I know I'm not the only person experiencing this injustice!

Last fall, one of my neighbors told me that her teenage son took Humira for his psoriatic arthritis. He began to embrace a more active, healthy life. Doctors agreed that Humira was needed. but CareFirst requires my neighbor to secure a monthly pre-approval for this expensive medication. That's very stressful for her son and family to deal with month after month.

I'm concerned that there are too many unjustified claims and care denials in our system and that insurance companies are not accountable to policyholders.

That's why I support HB 1337 and I urge you to pass it. The legislation requires more transparency and sets up a way for the MIA and HEAU to look at what's happening with the appeals and grievance process and whether it's working for patients and policyholders.

We are still coming out of the global pandemic and contending with many health challenges stemming from environmental degradation, and housing and food insecurity.

Let's not make things worse by continuing to let insurance companies deny patient care. Taking action to make sure our health insurance works for us when and where we need it will give us more health security and peace of mind.

Please Support HB 1337 and encourage your House colleagues to do the same.

Sincerely,

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