

## **New health insurance legislation removes an obstacle**

By Al Redmer, Jr., Maryland Insurance Commissioner

One of the main goals of the Maryland Insurance Administration is to make the insurance process as efficient as possible and to remove potentially burdensome obstacles to a great customer experience.

Unfortunately, as most of us know, navigating through the health insurance process can sometimes be frustrating. We're always looking for ways to make it easier for you.

In this year's Maryland General Assembly session, we're asking for legislation that would make changing insurance companies easier. In particular, Senate Bill 112 would improve the ability of your new health insurer to get you the care and service you need.

So what's the bill do?

You've likely heard about HIPAA at your doctor's office. HIPAA is the acronym for the Health Insurance Portability and Accountability Act – a 1996 federal law that ensures the privacy of your personal health information. Under that law, an insurance carrier is only required to disclose your protected health information under certain clearly defined circumstances. Make no mistake; that's a great thing for your privacy and safety.

Senate Bill 112 does not alter HIPAA in any way. As a matter of fact, states can't do that. It simply requires that an insurance company operating in Maryland share your information with another insurance company – **only** if you request them to do so. Currently, insurers do not have to share your information with another company, even if you want them to share it. This change could improve the efficiency of your care as you transition to a new insurer. In short, they'll have more information to coordinate and manage your case.

The Maryland Insurance Administration believes that you – and only you – should have control of your health information. Senate Bill 112 would give that control to you and, hopefully, make your health insurance experience better.

I hope your 2020 is off to a healthy and prosperous start.