



PRESS RELEASE

Report: Health Education Advocacy Unit Saves \$3.7 Million for Patients, Maryland Consumers

Health Insurance Carrier Appeals and Grievances Process Report Reveals Increase in Adverse Decisions by Insurance Carriers

BALTIMORE, MD (November 16, 2017) – Maryland Attorney General Brian E. Frosh announced today that the Health Education Advocacy Unit, within the Consumer Protection Division of the Office of the Attorney General, closed 2,487 cases in Fiscal Year 2017, assisting patients in saving or recovering nearly \$3.7 million. The information was included as a part of the comprehensive [Annual Report on the Health Insurance Carrier Appeals and Grievances Process](#) that must be submitted to the Governor and General Assembly each year.

The [Health Education Advocacy Unit \(HEAU\)](#) offers mediation services to consumers who have billing or other business-related disputes with their healthcare providers or coverage disputes with their health benefit plans. The Unit also helps consumers who have been denied enrollment in a Qualified Health Plan or denied Advanced Premium Tax Credits or Cost-Sharing Reductions by Maryland Health Connection, Maryland's health insurance marketplace.

In Fiscal Year 2017, Maryland-regulated carriers – health insurance issuers, nonprofit health service plans, HMOs, dental plans, and other entities that offer health benefit plans subject to regulation by the State – reported denying all or part of 67,100 claims for coverage because the carrier deemed the service not medically necessary, appropriate or efficient. This is 12,378 more adverse decisions than reported in Fiscal Year 2016.

Of the 2,487 cases closed by the HEAU in FY 2017, 1,145 were appeals and grievances-related cases. Of those cases, 76% involved assisting consumers with mediating or filing grievances regarding claim denials by their health plans. The HEAU mediation process resulted in health plans overturning or modifying 51% of their denials, and resulted in health plans changing their decisions 61% of the time in cases involving at least one Maryland Insurance Administration (MIA) regulated plan.

“While these numbers reflect positive results for Maryland consumers who reach out to my office’s Health Education Advocacy Unit, the data, unfortunately, still suggests that carriers are inappropriately denying claims, causing significant financial and emotional burden for consumers,” Attorney General Frosh said.

A copy of the [2017 full report](#) can be found here. Copies of previous year's reports [can be found here](#).