



**Maryland**  
INSURANCE ADMINISTRATION

# Maryland's Appeals & Grievance Law



WEBSITE

# Maryland's Appeals and Grievance Law

External Review Process/State Appeals Programs

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Maryland Insurance Administration

The Health Insurance and Managed Care (B) Committee

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# Background/History

- In 1998, the Appeals and Grievance Law was enacted by the Maryland General Assembly to provide a full and fair process for resolving disputes regarding the medical necessity of a proposed or delivered healthcare service.
- The Appeals and Grievance process begins when a carrier renders an "adverse decision," which includes a determination that a proposed or delivered healthcare service is not medically necessary, appropriate or efficient. The member, the member's representative, or the treating provider on behalf of the member has the right to protest this decision through the carrier's internal review process.
- When a protest is filed with the carrier regarding an adverse decision, this is a "grievance." If the carrier again determines the proposed or delivered healthcare service is not medically necessary, the member, the member's representative, or the treating provider on behalf of the member may ask the Maryland Insurance Administration to review the carrier's grievance decision by filing a "complaint."

# How the law works

- The Appeals and Grievance Law gives the Administration the authority to contract with three Independent Review Organizations ("IROs") to review these medical necessity complaints. When the Administration sends a complaint to an IRO for review, and the IRO assigns an expert reviewer for the complaint, Maryland law requires that the reviewer be an unbiased provider in the same specialty as the area or areas appropriate to the subject of review.
- The Administration's final decision on the complaint may be based on the opinion of the IRO. If the complainant remains dissatisfied with the Administration's decision, he or she may make a written request for a hearing to challenge the Administration's decision. Carrier's do not have the right to an administrative hearing, but may file a petition for judicial review with the Circuit Court.

# Quarterly Reports

The Appeals and Grievance Law also requires carriers to submit quarterly reports to the Maryland Insurance Commissioner about their adverse decisions and grievance decisions.

Specifically, carriers must provide to the Administration:

- The number of adverse decisions issued by the carrier;
- The outcome of each grievance filed with the carrier;
- The number and outcomes of cases that were considered emergency cases;
- The time within which the carrier made a grievance decision on all other cases that were not considered emergency cases;
- The number of grievances filed with the carrier that resulted from an adverse decision involving length of stay for inpatient hospitalization as related to the medical procedure involved; and
- The number and outcome of all other cases that resulted from an adverse decision involving the length of stay for inpatient hospitalization.

# What the numbers show

- In 2021, the Maryland Insurance Administration's Appeals and Grievance Unit either reversed or modified the carrier's grievance decision 70.5 percent of the time. Meaning, that if a consumer filed a medical necessity complaint with the Administration's Appeals and Grievance Unit and the unit possessed jurisdiction over the complaint, there was a better than 70 percent chance that the denial would be reversed in the complainant's favor.
- Since the enactment of the Appeals and Grievance law, the Maryland Insurance Administration's Appeals and Grievance Unit has recovered over \$12 million dollars for complainants.

# How Consumers Contact the MIA

Filing a complaint with the Maryland Insurance Administration regarding a Medical Necessity denial or an Emergency Appeal can be done via the [Administration's website](#). Also, if a consumer has been denied insurance coverage for medically necessary care or emergency appeal, they can call the Administration's 24/7Hotline at 1-800-492-6116.



**MEDICAL NECESSITY & EMERGENCY APPEALS**

1-800-492-6116

[insurance.maryland.gov](http://insurance.maryland.gov)



# How the MIA is Improving Consumer Outreach

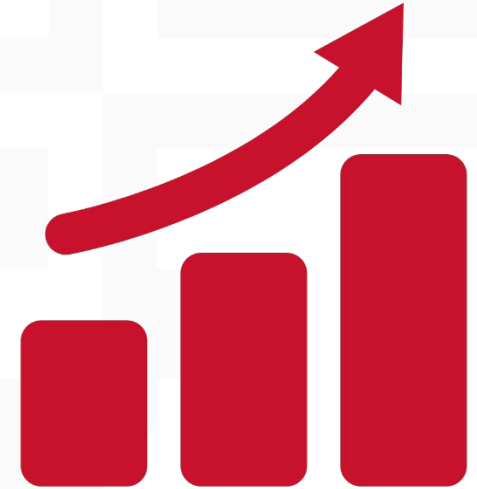
- Creation of a 24/7 Hotline marketing campaign
- Robust social media campaign promoting the 24/7 Hotline
- Consumer newsletter
- Various marketing materials, including:
  - First Aid Kit
  - Magnets
  - Flyers
- Podcast/Video production to promote 24/7 Hotline (YouTube Channel, Social Media, Website)
- Consumer education at outreach events, i.e. community events, fairs, libraries, motor vehicle administration, farmers markets



# Enhanced Outreach Impact

## Complaints Received

- 2021: 839 Complaints received
- 2022: 853 Complaints received
- 2023: More than 1,000 projected complaints



## Consumer Questionnaire

Information received from complainants who completed a "Consumer Questionnaire" often indicate they learned about the Maryland Insurance Administration's Appeals and Grievance Unit through the Administration's website, a health care provider, a friend or family member, their insurance carrier, an outreach event, and/or through social media.

# Next Steps

- Increase outreach to health care providers
- Enhance social media content
- Feature campaign in future podcast
- Produce additional video content
- Increase visibility of campaign in e-newsletter
- Distribute additional promotional items



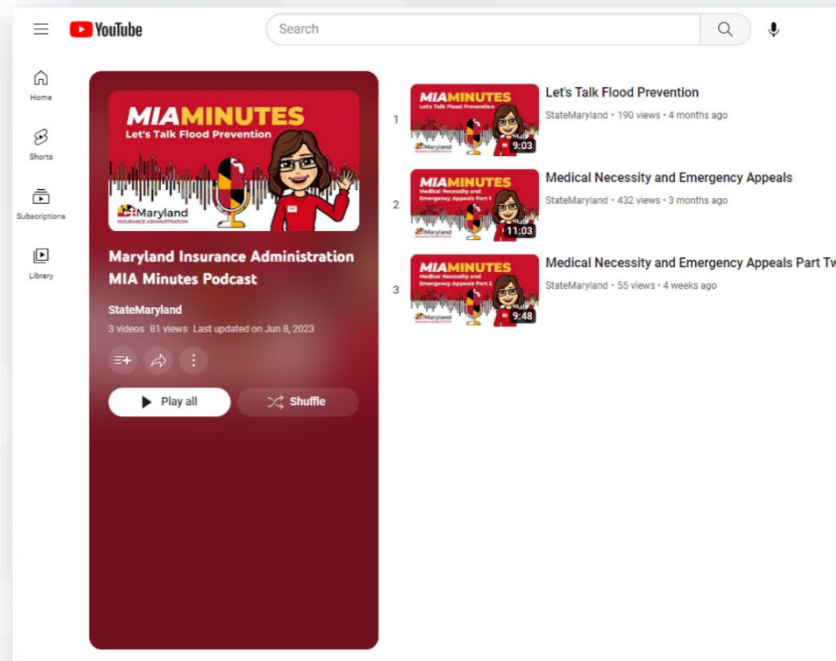
Promotional item  
First Aid Kit

# Marketing Materials & Outreach



# YouTube Playlist

The Maryland Insurance Administration has developed specific Podcasts on the subject of "Medical Necessity & Emergency Appeals." Visit our [YouTube playlist by clicking here](#).

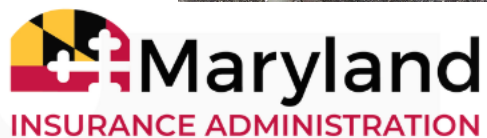


# Social Media Posts



# Consumer Outreach Events

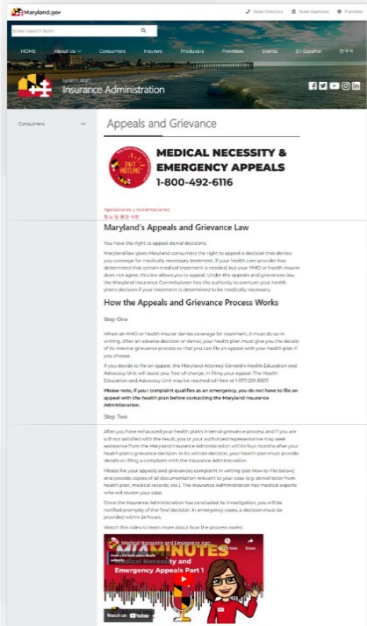
The Administration's Consumer Education and Advocacy Unit conducts multiple outreach events throughout the State of Maryland annually. View our upcoming events [here](#).



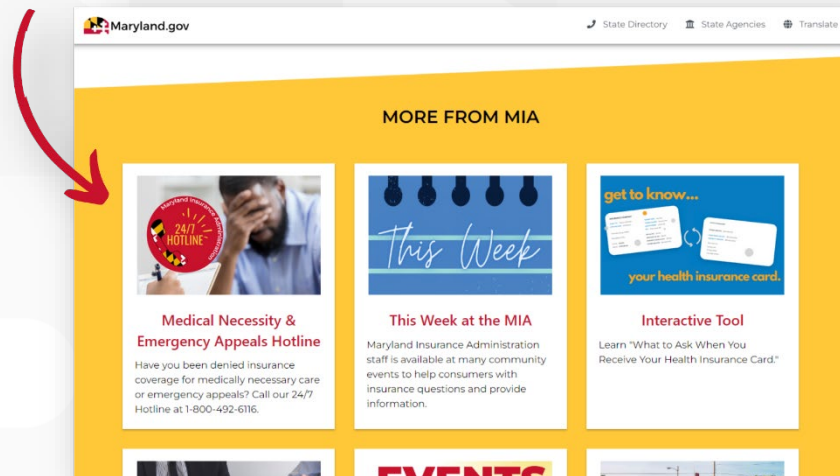
# Website

The Maryland Insurance Administration has a dedicated webpage on the subject of "Medical Necessity & Emergency Appeals" which is available in Spanish and Korean.

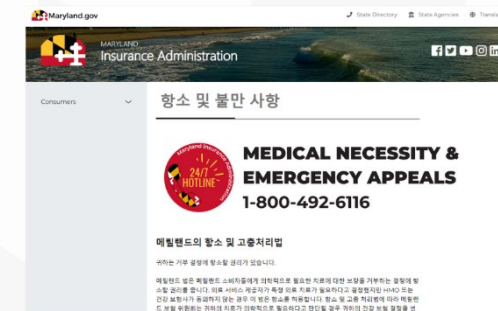
## Website Page




## Website Feature



## Also, in Spanish & Korean



# Consumer Email Features



**MEDICAL NECESSITY & EMERGENCY APPEALS**  
1-800-492-6116

### Health Claim Denials

Have you been denied insurance coverage for medically necessary care or emergency services? You can contact us 24/7, 365 days a year for immediate help for physical care as well as mental health and substance use disorder care.

Call us at 1-800-492-6116. For more information on our 24/7 services and how to get help for all health claim denials, visit our website and don't miss our latest episode of MIA Minutes.

[WEBSITE](#)

#### MIA Minutes

Tune in to the MIA's second podcast: Medical Necessity and Emergency Appeals, featuring host Joe Sviatko, Communications Director, and Louis Butler, Director of Appeals & Grievance Unit.

[Click here to watch.](#)




**MEDICAL NECESSITY & EMERGENCY APPEALS**  
1-800-492-6116

### Health Claim Denials

Did you know? The Maryland Insurance Administration has a Medical Necessity & Emergency Appeals Hotline for anyone who has been denied insurance coverage for medically necessary care or emergency services.

- [Medical Necessity and Emergency Appeals](#)
- [En Español - Apelaciones y reclamaciones](#)
- [한국어 - 환소 및 불만 사항](#)

For the Medical Necessity & Emergency Appeals Hotline, you can contact us 24/7, 365 days a year for immediate help for insurance concerns involving physical care as well as mental health and substance use disorder care. Call us at 1-800-492-6116 or visit our [website](#).




**MEDICAL NECESSITY & EMERGENCY APPEALS**  
1-800-492-6116

### Health Claim Denials


Visit our website to watch our latest two-part video series (also available on Apple podcast) on how to handle Health Claim Denials.

**Part 1**



For the Medical Necessity & Emergency Appeals Hotline, you can contact us 24/7, 365 days a year for immediate help for insurance concerns involving physical care as well as mental health and substance use disorder care. Call us at 1-800-492-6116.

**Part 2**



If you decide to file an appeal, the Maryland Attorney General's Health Education and Advocacy Unit will assist you, free-of-charge, in filing your appeal. The Health Education and Advocacy Unit may be reached toll-free at 1-877-261-8807.

[APPEALS & GRIEVANCES WEBSITE](#)



# Magnets



# First Aid Kit



# Contact Information

## Maryland Insurance Administration

 **800-492-6116 | 410-468-2000 | 800-735-2258 (TTY)**

 **insurance.maryland.gov**



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<https://bit.ly/mdmiayoutube>

