


HB 989

*HEALTH INSURANCE - CAQH –
DESIGNATION AND ACCEPTANCE
OF INFORMATION*

*By. Delegate Neil Parrott
Health and Government Committee
Email: Neil.Parrott@house.state.md.us
Phone: (410) 841-3636*

What is HB 989?

HB 989 is a bill that would require health insurance carriers to accept new and updated network directory information from Council for Affordable Quality Healthcare(CAQH).



Why We Need HB 989

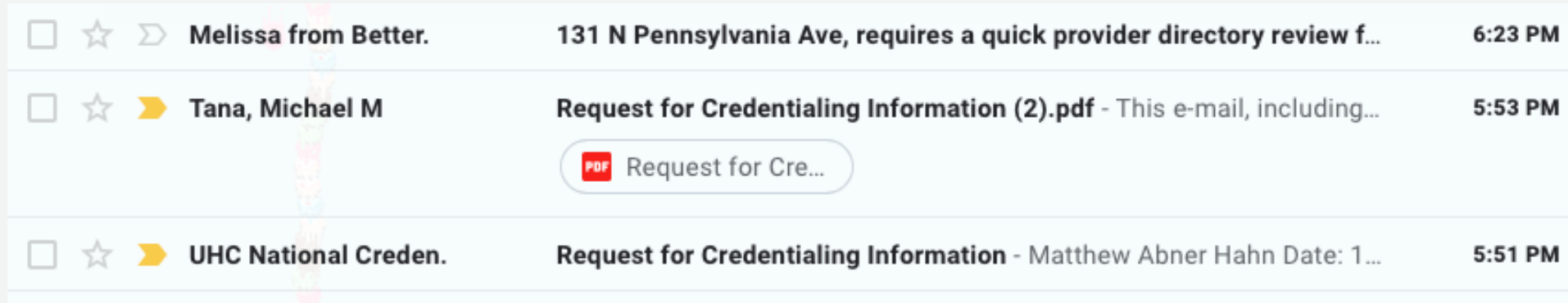
A doctor's office in Washington County contacted my office because they had noted that "increasingly insurers were becoming [their] enemy."

They continued, "One of the worst problems is trying to keep up with credentialing. We participate with approximately 35 plans. Every year each of these plans want to either re-credential us by verifying all our licensure and other documentation, or require us to "update" our information...This takes up time...We have had nightmare scenarios where the insurer claims they didn't receive the information and our claims were delayed.



Small Practices in Maryland Are the Most Effected

Below is an image of a snapshot of the numerous emails doctors receive daily for “directory updates.” Small practices do not have the resources to repeatedly address the constant emails from insurance providers requesting the same information.



Even a few emails like these both distract the Doctors and takes time away from their patients, when this information can be accessed instantly through these databases

What Does It Cost Physician Practices To Interact With Health Insurance Plans?

In a recent Study by Project HOPE - The People-to-People Health Foundation, Inc., they found that nation-wide doctors spend around 3 hours per a week interacting with Health Insurance Plans.

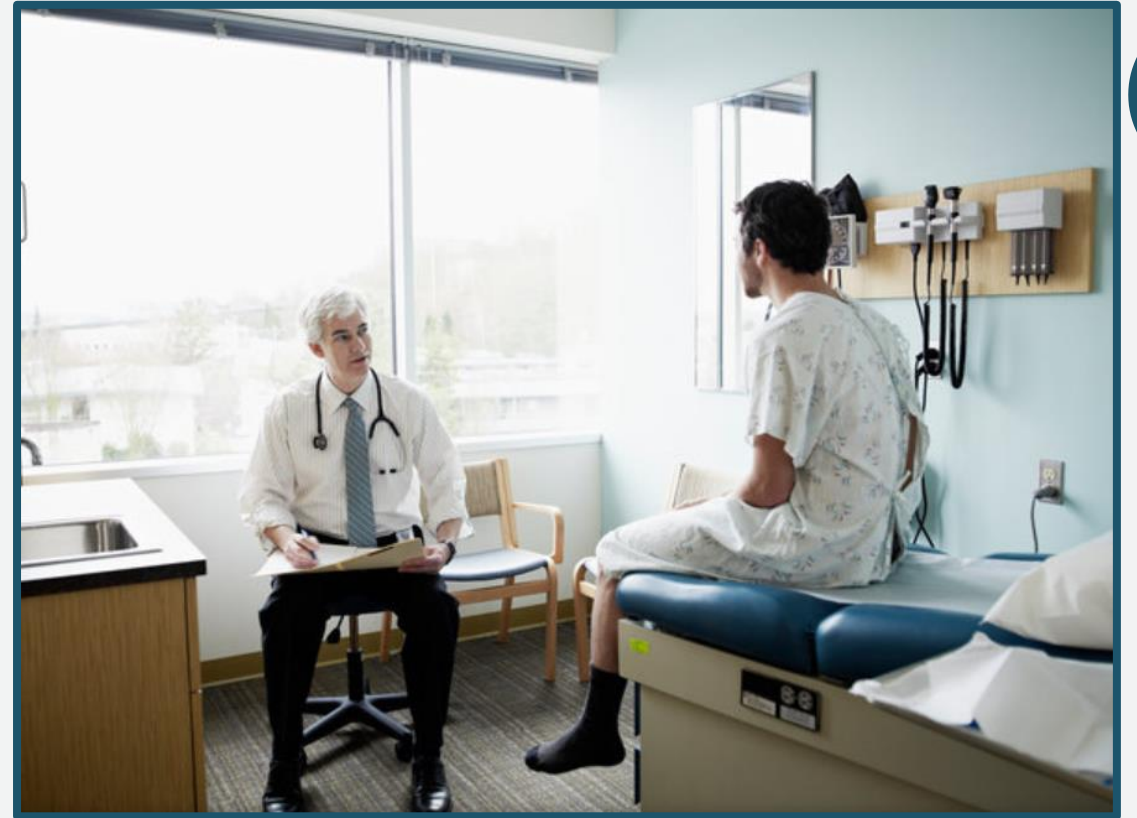
This amounts to an average of \$68,274/year.¹

Doctors are wasting their time and money on inefficient information transfers when the same information is located in these streamlined data bases like CAQH.

¹ <https://www.healthaffairs.org/doi/full/10.1377/hlthaff.28.4.w533>


RETURN MEDICINE TO THE PATIENT

This bill will help doctor's/doctor's offices spend more time with patients and less time in paperwork



What is CAQH

Council for Affordable Quality Healthcare(CAQH), is a non-profit Health Care database that allows faster and more efficient transfer of information between Doctors and Insurance Companies.



What Are The Benefits of Encouraging Use of CAQH

- Shortens time for Doctors to send patient information and provider credentialing to various Health Insurance carriers
 - Saves money for Doctors by saving them time
 - Allows smaller practices to support larger client bases
 - Keeps Health Care companies honest when requesting patient information
-

The Solution?

Require use of CAQH by all health insurance carriers.



AMENDMENT 1

Adds Medicaid as a health insurer who, would be encouraged to use CAQH.

- In discussions with my constituent and with CareFirst, we discovered that one of the main problems was Medicaid not participating in CAQH, where many private health insurers already participated.
 - Doctors offices simply do not have the time or resources to be repeatedly updating information that insurers, including Medicaid, should already have through CAQH.
-

AMENDMENT 2

Allows insurance carriers and medical providers to still communicate directly if desired by the doctor's office.

In discussions with stakeholders, we discovered that many Dental Practices and small practices, such as psychiatric offices do not use CAQH yet and do not have the internal infrastructure to do so.

Please vote favorably on HB 989

Questions?

