



Presentation for Health Care for All

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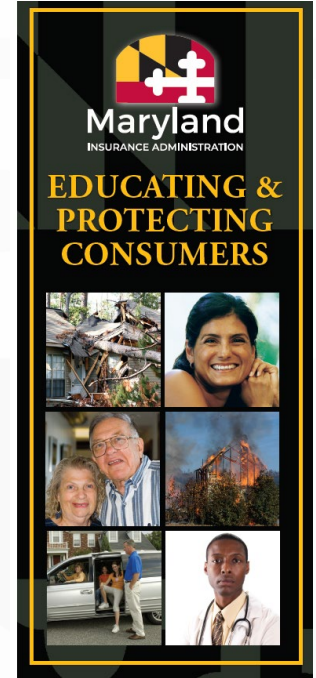
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Maryland Insurance Administration (MIA)

The MIA regulates insurance in Maryland

- Licenses insurers and insurance producers (agents or brokers)
- Examines business practices of licensees to ensure compliance
- Monitors solvency of insurers (carriers, health plans)
- Reviews/approves insurance policy forms
- Reviews insurance rates to ensure rates are not inadequate, excessive or unfairly discriminatory
- Investigates consumer and provider complaints and fraud allegations



Types of Insurance the MIA Regulates

The MIA regulates about 34.5% of commercial health coverage in Maryland, and about 20% of all health coverage.

- Individual and employer-based health plans underwritten by a carrier (insurance company)
- Individual and group health coverage bought through the Maryland Health Connection
- Medicare Supplement Plans
- Underwritten products that are limited in scope: long term care, vision, dental, catastrophic, etc.

The MIA does NOT regulate:

- Medical Assistance (Medicaid*)
- Medicare (Parts A or B) and Medicare HMOs (Part C Medicare Advantage*)
- Self-funded or self-insured plans* (e.g., ERISA plans, Federal and State employee plans)
- Uniformed Services Family Health Plans (VA, TRICARE)
- Commercial Health coverage issued outside of Maryland



Appeals and Grievances



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

The MIA and Carriers are Available 24/7 for Emergency Cases

- The MIA maintains a 24/7 Hotline to provide assistance to consumers and providers with emergency medical necessity appeals: 1-800-492-6116 .
- Maryland law requires a carrier or its delegated private review agent to ensure that a representative is reasonably accessible to patients and health care providers 7 days a week, 24 hours a day. This representative must be available to assist with initial authorization requests as well as grievances.

MIA: Consumer Education and Advocacy

- Consumer education on consumer rights and coverage issues (all types of insurance)
 - In-person at community events, fairs, libraries, farmers markets, local agencies
 - Online presentations and webinars
 - Informational materials and other items to engage consumers
- Health Coverage Assistance Team (H-CAT)
 - 1:1 help for consumers for questions or concerns about any type of health coverage
 - Listen, provide information, explain how processes work, help resolve the issue or connect the person directly to the right entity to help them
 - Throughout, H-CAT is an MIA-based ally to "walk with" the person (if they want) until their questions are answered or their concerns addressed whenever possible
 - Organizations that help consumers can use H-CAT, too (direct referrals, team training, etc.)

How to Reach the Health Coverage Assistance Team (H-CAT)

 **410-468-2442**

 **hcat.mia@maryland.gov**



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