

**Workgroup to Study the Rise in Adverse Decisions in the
Health Care Ecosystem**

**Notification of Late Submission – Rise in Adverse Decisions in the State
Health Care System Report**

SB 776/Ch. 671, 2025 and HB 995/Ch. 672, 2025

Marie Grant
Insurance Commissioner
Maryland Insurance Administration

Deborah Rivkin
Director, Government Affairs
Health Services Cost Review Commission

December 3, 2025

Revised Version 1

Workgroup to Study the Rise in Adverse Decisions in the Health Care Ecosystem

December 3, 2025

The Honorable Pamela Beidle
Chair, Senate Finance Committee
3 East Miller, Senate Office Building
11 Bladen Street
Annapolis, MD 21401

The Honorable Joseline Peña-Melnyk
Chair, House Health and Government
Operations Committee
241 Taylor House Office Building
6 Bladen Street
Annapolis, MD 21401

RE: Notification of Late Submission – Report required by SB 776/Ch. 671, 2025 and HB 995/Ch. 672, 2025 (MSAR 16626) – Report on the Rise in Adverse Decisions in the State Health Care System

Dear Chair Beidle and Chair Peña-Melnyk:

The Maryland Insurance Administration (MIA) and the Health Services Cost Review Commission (HSCRC) are required to jointly staff the Workgroup to Study the Rise in Adverse Decisions in the State Health Care System (the “Workgroup”), and to submit a report of the Workgroup’s findings and recommendations to the Senate Finance and House Health and Government Operations Committees by December 1, 2025.

Over the past several months, the MIA and HSCRC staff have collaborated to develop a proposed work plan for the Workgroup and have collected data that is accessible to their respective agencies. However, due to the need to identify appropriate individuals for each Workgroup seat, appointments to the Workgroup were not finalized until mid-November. As a result, the Workgroup’s first meeting was held on November 19, 2025.

Given these administrative challenges, the Workgroup respectfully submits its notification of late submission of its required report. The Workgroup expects to submit a finalized report on **December 1, 2026**. This delayed submission will allow sufficient time for the Workgroup to collect and report on necessary data, receive public feedback, and make recommendations as charged.

If you have any questions, please do not hesitate to contact us at marie.grant1@maryland.gov or deborah.rivkin@maryland.gov.

Sincerely,



Marie Grant
Insurance Commissioner
Maryland Insurance Administration



Deborah Rivkin
Director, Government Affairs
Health Services Cost Review Commission

CC: Jamie Sexton, JD, Associate Commissioner, External Affairs and Policy Initiatives,
Maryland Insurance Administration
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Review Commission

Sarah Albert, Department of Legislative Services (5 copies)