

MedChi NEWS

We Need YOUR Voice! Tell MHCC How Insurance Concentration Hurts Maryland Physicians

TELL MHCC HOW INSURANCE CONCENTRATION HURTS MARYLAND PHYSICIANS

The Maryland Health Care Commission (MHCC) is hosting a virtual stakeholder open forum on Wednesday, September 24, 5-6:30 PM ET to review findings and recommendations from its Insurance and Health System Market Concentration Study—and to hear directly from physicians.

[Click here to register in advance.](#)

Why This Matters

The AMA's latest competition analyses continue to show that commercial insurance markets across the U.S. are "stubbornly and highly concentrated," with roughly 95% of metro areas meeting "highly concentrated" thresholds, and in nearly half of markets a single carrier holds $\geq 50\%$ share. BCBS plans hold the largest state-level share in most states. Highly concentrated markets correlate with lower physician bargaining power, tougher contracting, slower reimbursements, and more denials—all issues Maryland physicians routinely report.

What MHCC Needs to Hear from You

Please come prepared with specific, recent examples from your practice (no PHI), including:

- Contracting leverage issues: take-it-or-leave-it terms, below-market rates, or unilateral amendments. (Tie to local concentration if you can.)
- Payment & denial patterns: chronic delays, high overturn rates on appeal, recoupments, or "downcoding by policy."
- Utilization controls: prior authorization barriers, narrow networks, or "ghost networks" impacting access.
- Patient impact: deferred/abandoned care, specialist access problems, or coverage gaps linked to payer dominance.

MHCC's study is expressly examining how insurer concentration and cross-ownership affect competition, affordability, and access in Maryland—your on-the-ground evidence is crucial to shape the final recommendations.

Action Items:

1. Register for the September 24 forum [here](#).
2. Submit written comments (even brief bullet points) describing the payer behaviors you're seeing—denials, prior auth delays, contracting pressure, or network issues.
3. Forward this invite to colleagues who have relevant data points or case examples.

Together, we can ensure MHCC hears the Maryland physician perspective loud and clear—and the final report reflects real-world insurer conduct and solutions that strengthen practice viability and patient access.

Sincerely,
Gene Ransom
CEO, MedChi, The Maryland State Medical Society

[Register Here](#)

2025 Recommendation
of Slate