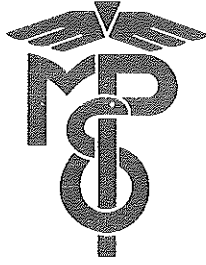


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October 25, 2017

Director of Regulatory Affairs  
Maryland Insurance Administration  
200 St. Paul Place, Suite 2700  
Baltimore, MD 21202

To Whom It May Concern:

The Maryland Psychiatric Society has reviewed the draft proposed regulations for Subtitle 10 Health Insurance – General, 31.10.18 Denials of Coverage Based on Medical Necessity. We are pleased to see that the draft proposal adds use of intoxicating substances and severe withdrawal symptoms into the existing regulation for filing a complaint without first going through the insurer's internal grievance process. However, we have a concern regarding the new definition of danger to self or others that is being proposed.

We encourage the Insurance Administration to use the current language of Maryland's involuntary treatment laws, which do not require "imminence" and which already allow for inability to care for self. There is no reason to require a higher standard for complaints than is required for treating patients against their will. Both HG 10-601 and HG 10-632 simply state, "presents a danger to the life or safety of the individual or of others." We therefore request that you strike the definition proposed in item .11 B.

Thank you for proposing broadening this regulation to include substance abuse. However, please reconsider adding the proposed dangerousness definition. We hope you will incorporate our suggestion before publishing proposed regulations in the *Maryland Register*. Please contact Heidi Bunes at [heidi@mdpsych.org](mailto:heidi@mdpsych.org) or 410-625-0232 if you have questions.

Sincerely,

Jennifer T. Palmer, M.D.  
President