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**MARYLAND INSURANCE ADMINISTRATION ANNOUNCES DETERMINATION
THAT EXTERNAL REVIEW PROCESS MEETS FEDERAL STANDARDS**

Baltimore, MD The Center for Consumer Information and Insurance Oversight (CCIIO), a part of the Centers for Medicare and Medicaid Services (CMS) within the Department of Health and Human Services (HHS), has reviewed Maryland's external review process for health insurance consumers in the State, and determined that Maryland's process satisfies the criteria outlined in the federal Affordable Care Act (ACA). This follows the recent CCIIO determination of the Maryland Insurance Administration's (MIA) effective rate review program.

"The MIA is committed to ensuring that consumers receive the full benefits to which they are entitled under their insurance policies," said Insurance Commissioner Therese M. Goldsmith. "A strong external review process is one of the tools we have to be sure this happens. Together with an effective rate review program, Maryland is well placed to enforce the consumer protections included under the ACA."

The Maryland Insurance Administration has provided consumers covered under insured policies an external review process for many years. This determination by CCIIO demonstrates that this external review process effectively ensures Maryland consumers have access to medically necessary and medically appropriate health care services. Information about how to use this external review process is available on our website at <http://www.mdinsurance.state.md.us/sa/jsp/consumer/Appeals.jsp>

The MIA, founded as the Maryland Insurance Division in 1872, is an independent state agency located in downtown Baltimore. The agency regulates Maryland's \$26 billion insurance industry and makes certain that insurance companies, health plans and producers (agents and brokers) comply with Maryland insurance law. The MIA also licenses over 110,000 producers and approximately 1,500 insurance companies, regulates insurance rates, monitors insurer solvency, investigates consumer complaints and travels across the state to provide consumers with educational materials on insurance. These materials are available at www.mdinsurance.state.md.us.

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