

February 19, 2020

The Honorable Delores Kelley  
Chair, Senate Finance Committee  
3 East, Miller Senate Office Building, Annapolis, MD 21401



**Senate Bill 334 – Health Insurance – Coverage for Mental Health Benefits and Substance Use Disorder Benefits – Treatment Criteria - FAVORABLE**

Dear Chair Kelley and Senate Finance Committee members,

Baltimore Harm Reduction Coalition (BHRC), an advocacy organization that mobilizes community members for the health, dignity, and safety of people targeted by the war on drugs and anti- sex worker policies, supports Senate Bill 334 which would require insurers to demonstrate compliance with the federal Mental Health Parity and Addiction Equity Act.

Historically, health insurance covered mental health care differently than other medical care. The federal Mental Health Parity and Addiction Equity Act was signed into law in 2008 with the goals of giving insured individuals easier and more affordable access to behavioral health care. However, **Maryland insurance companies have continued to dodge requests to demonstrate parity, and behavioral health care has not become more affordable or easier to access.**

A recent study conducted by Milliman, Inc. reflects worsened access to behavioral health care in Maryland since a similar study was published two years prior. Marylanders were 10 times more likely to go out-of-network for behavioral health visits compared to primary care. This rate is twice the national average and 4<sup>th</sup> worst in the nation. Additionally, reimbursement rates for Maryland psychiatrists was 18% less than other physicians for the same billing codes, demonstrating that insurance companies are not complying with Parity standards by reimbursing at different rates.

**Access to behavioral health care is an important aspect of many people’s pathways to healing and wellness, and insurance companies should be ensuring that people can access these services and that providers are fairly compensated.**

BHRC respectfully requests the Committee give this measure a **favorable report**. Thank you for your consideration. For more information about BHRC or this position, please contact Tricia Christensen at [Tricia@BaltimoreHarmReduction.org](mailto:Tricia@BaltimoreHarmReduction.org).