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SB 484

**Health Insurance – Provider Panels – Coverage for Non-Participating Providers
Finance Committee
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Support**

Our 18 year-old son has been diagnosed with a substance use disorder as well as anxiety and depression. Last year, as a 17 year old, after overdosing on a cocktail of Benadryl and Zzzquill, he was admitted to the ER where he remained in a hallucinogenic psychotic state for over 48 hours. He then went into Sheppard Pratt. He stayed in Sheppard Pratt for two weeks. The treating clinician at Sheppard Pratt said that our son required a long-term residential treatment program to address his co-occurring mental health and substance use disorder.

Although I had reached out to our insurer for help identifying an appropriate facility, **they provided me with none**. I searched through our insurer's website and found that Maryland residential treatment centers that were in-network were for adults only. I searched literally for days to find an appropriate out-of-network facility.

We have also had tremendous difficulty locating an intensive-outpatient (IOP) substance use provider in our area. Again, there are none in-network. I finally found an IOP in Pennsylvania that is the closest to where we live in Manchester (Carroll County). This provider, however, is out-of-network.

Our family has encountered huge difficulties trying to access in-network substance use treatment for our son. Our insurer could provide us with no in-network options, and failed to provide any help identifying an out-of-network provider. We were never told that we had a right to go out-of-network when there were no in-network providers.

For these reasons I urge you to pass SB 484.