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Testimony on HB 455
**Health Insurance – Coverage for Mental Health Benefits and Substance Use
Disorder Benefits – Treatment Criteria**

House Health & Government Operations Committee

February 20, 2020

POSITION: SUPPORT

I am the Executive Director of Corsica River Mental Health Services, Inc., a community-based behavioral health provider located in Queen Anne’s, Caroline, Talbot and Dorchester counties. Our organization serves approximately 1200 individuals every year, offering Individual and Group Therapy (both mental health and addiction), Psychiatry, Medication Management and Mobile Treatment Services.

Despite the need for improved access to treatment, my organization has encountered barriers to increasing our participation in insurance plans offered by commercial carriers. We continue to receive denials to our paneling efforts indicating “Not Recruiting in Maryland” and not recognizing Masters/Graduate level (in spite of Maryland law requiring it).

Other issues are each insurance company having a different process, the process taking four to six months, and not credentialing a new therapist to replace a therapist who has left the agency. Once paneled, reimbursement rates are not in line with the cost to provide the service. This difference creates a challenge to provide competitive wages when your service area does not have a high percentage of Medicaid individuals.

We believe that the Maryland Insurance Administration (MIA) must be proactive in examining carrier practices – including carriers’ actual implementation of policies that impact access to behavioral health treatment – in order to ensure that Marylanders with behavioral health needs have access to services for which they pay their insurance premiums.

We urge a favorable report for HB 455.

Corsica River is an outpatient Mental Health clinic and Substance Use Disorder provider

***For information about our services and locations call:
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