



THE PRINCE GEORGE'S COUNTY GOVERNMENT

OFFICE OF THE COUNTY EXECUTIVE

BILL: House Bill 455 – Health Insurance - Coverage for Mental Health Benefits and Substance Use Disorder Benefits - Treatment Criteria

SPONSOR: Delegate Kelly

HEARING DATE: February 20, 2020

COMMITTEE: Health and Government Operations

CONTACT: Intergovernmental Affairs Office, 301-780-8411

POSITION: SUPPORT

The Office of the Prince George's County Executive **SUPPORTS House Bill 455 – Health Insurance – Coverage for Mental Health Benefits and Substance Use Disorder Benefits – Treatment Criteria**, which requires carriers, on or before March 1 each year, to submit a report to the Maryland Insurance Commissioner to demonstrate the carrier's compliance with the federal Mental Health Parity and Addiction Equity Act. On or before March 1 each year, carriers must submit a report to the Commissioner on certain data for certain benefits by certain classification. The bill establishes the Parity Enforcement and Education Fund to provide funds to support and conduct outreach to inform consumers of their rights.

In 2008, Congress passed the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act (MHPAEA) to prevent health insurers from providing less favorable mental health/substance use disorder coverage than for medical/surgical benefits.¹ However, enforcement of MHPAEA is almost non-existent (e.g., health insurance companies are only held responsible through lawsuits).

Insurance coverage disparities affect both patients and providers, and lead to poor behavioral health outcomes. In Maryland, patients are **ten times** more likely to pay for out-of-network coverage for behavioral health office visits than for primary care.²

¹ Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008, H.R.6983, 110th Cong. § 2 (2008).

² Mental Health Association of Maryland (2019). *Milliman - New National Report Documents Increased Behavioral Health Disparities In Employer Sponsored Health Plans*. Lutherville, MD.

Maryland behavioral health providers are also paid 18% less than primary care physicians for the same diagnostic codes.³

One in five adults in the United States experiences a mental illness,⁴ representing 140,000 Prince George's County residents.⁵ Despite the high need, only 40% of adults with a mental illness received treatment during the previous year.⁶ Increasing access to behavioral health services is more important now than ever before. House Bill 455 would help address this unmet need by removing cost-related barriers to treatment. This will also improve quality of services by ensuring equal reimbursement for behavioral health providers.

MHPAEA was passed a dozen years ago; therefore, it is time to start holding insurers accountable. House Bill 455 strengthens Maryland's commitment to ensuring compliance and equal access to mental and physical health treatment for those in need.

For the reasons stated above, the Office of the Prince George's County Executive **SUPPORTS House Bill 455** and asks for a **FAVORABLE** report.

³ Mental Health Association of Maryland (2019). *Milliman - New National Report Documents Increased Behavioral Health Disparities In Employer Sponsored Health Plans*. Lutherville, MD

⁴ National Alliance of Mental Illness (2019). *You Are Not Alone*.

⁵ 2017 U.S. Census Population Estimates

⁶ National Alliance of Mental Illness (2019). *You Are Not Alone*.