



**Testimony on HB 959**  
**Health Insurance – Consumer Protections**  
House Health and Government Operations Committee  
February 20, 2020  
**POSITION: SUPPORT WITH AMENDMENTS**

The Community Behavioral Health Association of Maryland is the professional organization for providers of community-based mental health and substance use disorder treatment services. Our members serve the majority of the almost-300,000 children and adults who access care through the public behavioral health system. We provide outpatient treatment, residential and day programs, case management and assertive community treatment (ACT), employment supports, and crisis intervention.

CBH supports this bill that would continue to provide critical consumer protections in the individual, small group and large group markets should the courts dismantle all or part of the Affordable Care Act (ACA).

In addition to direct consumer protections, such as coverage of pre-existing conditions, HB 959 also requires insurers to provide information on benefit plans so that consumers can compare coverage across carriers. This is of particular importance to individuals with behavioral health conditions since those benefits are often sub-contracted to another entity to manage, or are more restricted than other somatic benefits. Based on two Milliman reports we know that consumers face significant challenges in accessing behavioral healthcare purportedly covered in their benefits plans, forcing them to go out of network and assume additional out-of-pocket expenses.

Given the concerns specific to behavioral health, we suggest an amendment to the list of uniform definitions on pages 20-21 to include behavioral health services, as follows:

p. 21, line 10, strike “and” and add new line 11 to read,

**(XIII) BEHAVIORAL HEALTH SERVICES; AND**

This is a low-cost way to begin to address the problems consumers with behavioral health needs all too often face when trying to access services they thought their insurance plan covered.

We urge a favorable report for HB 959 with these amendments.