

SB 707 – Health Insurance – Provider Panels – Coverage for Non-participation

Committee: Senate Finance Committee

Date: February 17, 2022

POSITION: Support

I strongly support SB 707.

I needed a mental health provider for my child and contacted her private insurance company for assistance. The insurance company gave me a list of mental health providers, telling me that all of them were accepting new patients. The insurance company advised me to contact the provider(s) I was most interested in and go from there. I began to make phone calls only to find that each provider I called was not accepting new patients. When I contacted the insurance company again to see what I should do next, I was advised that I would have to access my ex-husband's Employee Assistance Plan for services. No one ever mentioned to me that I had the right to see an out-of-network provider since I was unable to get an appointment with an in-network provider.

I then attempted to find services at an alternate non-profit program that I was aware of, but due to the current overwhelming need within the community, I was turned away due to lack of availability. Finally, after a period of approximately 4 months, I was able to secure mental health services for my child through a grant program. During those four months while I was waiting to get an appointment with a mental health provider, my daughter's behavior continued to worsen. Her inability to self-regulate her emotions, anger outbursts and a general lack of coping skills negatively impacted her everyday living. Although her situation did not escalate to the point of requiring crisis intervention, the delay in accessing services impacted mine and her life dramatically.

SB 707 would remedy this indefensible situation. Families would be explicitly told that they have the right to see an out-of-network provider, at no additional cost to themselves. Children would be able to access the mental health treatment that they so desperately need in a timely fashion, and families would be able to afford the treatment. I request a favorable report on SB 707.

Kelly Ellison
130 W Claiborne Rd., #302
North East, MD 21901
443-350-1356
kellelle518@gmail.com