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Date: March 21, 2024

Bill # / Title: Senate Bill 684 – Health Insurance – Mental Health and Substance Use Disorder Benefits – Sunset Repeal and Modification of Reporting Requirements

Committee: House Health and Government Operations Committee

Position: Support

The Maryland Insurance Administration (MIA) appreciates the opportunity to share its support of Senate Bill 684.

House Bill 455, Chapter 211/Senate Bill 334, Chapter 212 of the Acts of 2020 created a new reporting requirement related to the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008 (“Parity Act”). Specifically, § 15-144 of the Insurance Article was enacted to require health insurance carriers to demonstrate compliance with the Parity Act by providing information to the MIA on Nonquantitative Treatment Limitations (“NQTLS”) and data related to health benefit plans offered in certain markets in the State. These landmark 2020 bills established Maryland as a national leader in Parity Act enforcement. Chapters 211 and 212 also required the MIA to submit an Interim Report to the General Assembly by December 1, 2023, summarizing the MIA’s findings after reviewing the required NQTL reports, and making recommendations related to necessary changes to the reporting and data requirements. The MIA’s Interim Report outlined various problems and challenges with the existing reporting process, and included eight specific recommendations for how to improve the efficiency and effectiveness of the process, in order to enable the MIA to reach substantive parity determinations more quickly.

The MIA would like to thank the sponsor for working with us to incorporate amendments to ensure the bill accomplishes its goals. The current version of SB 684 is in an identical posture as its House Bill cross-file, HB 1074. The bill appropriately implements the MIA’s recommendations from the 2023 Interim Report and will enable the MIA to enforce the NQTL reporting requirements more effectively.

For these reasons, the MIA urges a favorable committee report on Senate Bill 684 and thanks the Committee for the opportunity to share its support.