



February 28, 2024

Chair Beidle, Vice Chair Klausmeier, and distinguished members of the Finance Committee,

NAMI Maryland and our 11 local affiliates across the state represent a network of more than 58,000 families, individuals, community-based organizations, and service providers. NAMI Maryland is a 501(c)(3) non-profit dedicated to providing education, support, and advocacy for people living with mental illnesses, their families, and the wider community.

NAMI MD believes that health insurance should provide comprehensive mental health and substance use disorder coverage without arbitrary limits on treatment. Therefore, we support policies that ensure parity between mental health and physical health services in all forms of insurance coverage.

Parity has been a priority throughout NAMI's history. Yet despite important advances, the promise of true parity has not been achieved — and far too many people with mental illness are still being denied the care that they need and deserve.

Federal and Maryland parity laws have helped to create a more level playing field to treat mental and physical health conditions alike. However, carriers are still demonstrating non-compliance with parity laws. We believe that the Maryland Insurance Administration's 2023 recommendations are strong to hold health insurance carriers accountable to comply with existing parity laws.

SB684 would ensure that there is appropriate enforcement of parity laws. By strengthening compliance reporting requirements, as SB684 aims to do, we will force insurance carriers to do better. Marylanders deserve better-- they deserve parity compliance.

For these reasons, we urge a favorable report.

Kathryn S. Farinholt  
Executive Director  
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