



Senate Finance Committee

March 27, 2025

House Bill 718

Maryland Health Insurance Coverage Protection Commission – Established

Support as Amended

NCADD-Maryland supports House Bill 718, a bill that would ensure Maryland protects the outstanding advances the country and the state have made in quality insurance coverage, both in the private and public sectors. Given the amount of uncertainty of federal laws and programs, it is important for Maryland to be poised to enact state responses to negative changes at the national level.

A crucial piece of federal law that has been in place since 2008 is the Mental Health Parity and Addiction Equity Act (MHPAEA). This law prevents group health insurance carriers that provide mental health or substance use disorder benefits from imposing less favorable benefit limitations on those services than on medical/surgical benefits. The General Assembly has passed numerous laws over the years to ensure compliance in the commercial and public markets. We are grateful for the amendment to include MHPAEA in House Bill 718 as another part of federal health law that the state will protect.

NCADD-Maryland urges this committee to give a favorable report to House Bill 718.