



**Senate Finance Committee  
March 19, 2025**

**House Bill 995  
Workgroup to Study the Rise in Adverse Decisions in the  
State Health Care System – Establishment**

**Support as Amended**

The National Council on Alcoholism and Drug Dependence - Maryland (NCADD-MD) strongly supports House Bill 995, which seeks to establish a Workgroup to Study the Rise in Adverse Decisions in the State Health Care System. This bill is an essential step toward ensuring that Marylanders receive fair and timely access to critical health care services, including for mental health and substance use disorder treatment. The rise in adverse decisions—denials, delays, and barriers to medically necessary care—has created a significant burden on individuals and families seeking treatment. A formal workgroup dedicated to studying and addressing this issue is long overdue.

The establishment of this workgroup will provide a structured, data-driven approach to understanding why adverse decisions in health care are increasing and how we can implement standardized reporting, improved transparency, and patient protections to address these disparities. The workgroup's recommendations, particularly around improving reporting requirements and addressing prior authorization denials, will be essential in making meaningful reforms. Moreover, Maryland already has a foundation for such oversight through its Health Services Cost Review Commission and Maryland Insurance Administration, making it well-positioned to lead the way in tackling this growing crisis.

The increasing frequency of adverse health care decisions is a direct threat to equitable access to care, and this bill is a critical step in ensuring that all Marylanders—particularly those in need of mental health and substance use treatment—receive the care they deserve.

We urge a favorable report on House Bill 995.