



TO: The Honorable Pamela Beidle, Chair
Members, Senate Finance Committee
The Honorable Joanne C. Benson

FROM: Rachel Zubek, LCSW-C

DATE: January 31, 2025

RE: **SUPPORT** – Senate Bill 328 - Maryland Medical Assistance Program and Health Insurance -
Annual Behavioral Health Wellness Visits - Coverage and Reimbursement

Dear Chairperson and Members of the Committee:

I sincerely thank you for considering my written statement supporting Senate Bill 328 on the “Health Insurance – Annual Behavioral Health Wellness Visits – Coverage and Reimbursement” for inclusion in the public hearing record. I am Rachel Zubek, a Licensed Certified Social Worker-Clinical (LCSW-C) residing and practicing in Baltimore, Maryland.

Through academic research, media coverage, and society-wide lived experiences, Maryland citizens are fully aware of the mental health crisis in our state. Addressing this crisis requires multifaceted habilitative and rehabilitative approaches. This bill begins the conversation on properly supporting mental health by identifying and supporting mental health needs earlier, thereby potentially circumventing or reducing the consequences brought on by unrecognized psychosocial situations.

Senate Bill 328 emphasizes a thoughtful and measured approach to introducing mental wellness in a safe and professional space with qualified providers with the skills and time necessary to deliver services with care and expertise. By framing these visits as behavioral health wellness visits, the bill helps reduce barriers for individuals who may feel hesitant or apprehensive about starting care. This approach avoids the immediate use of diagnostic codes, giving providers time to build trust and relationships while gradually introducing clients to quality behavioral health services.

To promote a seamless, habilitative clinical encounter for clients, I support a comprehensive assessment by a licensed clinician. A thorough assessment allows for determining whether a client has a diagnosable disorder that requires treatment or, for those without such a diagnosis, developing a prevention plan tailored to their specific behavioral and emotional needs.

By supporting providers in delivering early and preventive care, Senate Bill 328 addresses the broader mental health crisis and ensures equitable access to behavioral health services. I urge a favorable report on Senate Bill 328 to create opportunities for earlier intervention, expand access to mental health care, and uphold professional standards for behavioral health services in Maryland.



I passionately urge you to lend your support to the Interstate Social Work Licensure Compact, recognizing its potential to make a transformative impact on mental health service accessibility and continuity of care.

I appreciate your consideration.

Sincerely,

Rachel Zubek

Rachel Zubek
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