

## LEGISLATIVE BLACK CAUCUS OF MARYLAND, INC.

The Maryland House of Delegates, 6 Bladen Street, Room 300, Annapolis, Maryland 21401 410-841-3185 • 301-858-3185 • 800-492-7122 Ext. 3185 • Fax 410-841-3175 • 301-858-3175 • Black.Caucus@house.state.md.us

February 3, 2025

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Chair Pamela Beidle
Finance Committee
2 East Miller Senate Office Building
Annapolis, Maryland 21401

Dear Chair Beidle and Members of the Finance Committee.

The Legislative Black Caucus of Maryland offers its strong and favorable support for Senate Bill 328 (SB328) – Maryland Medical Assistance Program and Health Insurance – Annual Behavioral Health Wellness Visits – Coverage and Reimbursement. This bill mandates that the Maryland Medical Assistance Program and private health insurers provide coverage and reimbursement for annual behavioral health wellness visits, ensuring greater access to preventive mental health care for Maryland residents. This bill is a 2025 legislative priority for the Black Caucus.

The Legislative Black Caucus of Maryland strongly believes that equitable access to behavioral health care is essential for promoting overall well-being and addressing disparities in mental health treatment. African Americans and other marginalized communities have historically faced systemic barriers to mental health services, including lack of coverage, stigma, and provider shortages. According to the U.S. Department of Health and Human Services Office of Minority Health, Black adults are more likely to report persistent symptoms of emotional distress, yet only 39% of Black adults with mental illness receive treatment compared to 52% of white adults as of 2021. SB328 is an important step toward eliminating these disparities by ensuring that annual behavioral health wellness visits are covered, regardless of whether a diagnosis is made.

SB328 seeks to normalize mental health screenings as part of routine health care by requiring coverage for these visits. This proactive approach encourages early detection of psychiatric and substance use disorders, helping individuals access necessary treatment before conditions become severe. Studies have shown that early intervention reduces hospitalization rates and improves long-term mental health outcomes. By making these services available to all insured individuals and Medicaid recipients, this bill prioritizes preventive care and reduces long-term healthcare costs associated with untreated mental health issues.

In addition to addressing access barriers, SB328 promotes parity between behavioral and physical health care. The bill requires insurers and Medicaid to reimburse behavioral health wellness visits at the same rate as visits resulting in a behavioral health diagnosis. This ensures that providers are incentivized to offer preventive care and that patients are not discouraged from seeking mental health

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## assessments due to financial concerns.

For Black Marylanders, this bill is particularly critical. The impact of mental health disparities in Black communities is compounded by racial discrimination, economic hardship, and limited access to culturally competent mental health care providers. Many Black Marylanders experience chronic stress and trauma related to systemic inequities, and access to regular behavioral health screenings can serve as an essential tool for early intervention. A data tool from the American Psychological Association found that only 5% of U.S. psychologists are Black, highlighting a shortage of culturally competent mental health providers. By requiring insurers to cover these visits, SB328 removes a significant financial barrier that has historically prevented Black individuals from seeking the mental health support they need.

Additionally, the integration of behavioral health screenings into routine care can help combat stigma within Black communities regarding mental health treatment. Making these visits a standard part of healthcare encourages more individuals to take advantage of mental health services without fear of judgment. According to studies from the National Library of Medicine, 63% of Black individuals view mental health conditions as a sign of personal weakness, deterring them from seeking care. This bill also ensures that Black Marylanders, who are more likely to be uninsured or underinsured, have access to mental health resources through Medicaid, reducing the burden of untreated mental health conditions on families and communities. For these reasons, the Legislative Black Caucus of Maryland strongly supports Senate Bill 328.

Legislative Black Caucus of Maryland