



February 18, 2026

**Senate Finance Committee  
TESTIMONY IN SUPPORT**

*SB 428 – Maryland Medical Assistance Program and Health Insurance - Collaborative Care Model –  
Cost Sharing Prohibition*

Behavioral Health System Baltimore (BHSB) is a nonprofit organization that serves as the local behavioral health authority (LBHA) for Baltimore City. BHSB works to increase access to a full range of quality behavioral health (mental health and substance use) services and advocates for innovative approaches to prevention, early intervention, treatment and recovery for individuals, families, and communities. Baltimore City represents nearly 35 percent of the public behavioral health system in Maryland, serving over 100,000 people with mental illness and substance use disorders (collectively referred to as “behavioral health”) annually.

**Behavioral Health System Baltimore supports SB 428 - Maryland Medical Assistance Program and Health Insurance - Collaborative Care Model - Cost Sharing Prohibition.** The Collaborative Care Model (CoCM) is one of the most effective ways to integrate behavioral health into primary care and treat behavioral health issues early before they progress. Eliminating cost sharing for this key intervention will help to increase Maryland CoCM uptake and will save the state and its insurance carriers money in the long run.

CoCM is a high value intervention that allows primary care providers to consult with behavioral health experts and consultants to treat mild to moderate behavioral health conditions in the primary care setting. This reduces specialty behavioral health care costs and allows individuals to obtain support in a setting where they are already comfortable. This consultation can do a lot to treat moderate behavioral health needs and gives support to the primary care provider in treating behavioral health symptoms. This form of early intervention is effective and has been shown in numerous studies to lower total health care costs.<sup>1</sup>

Maryland made significant progress when expanding CoCM coverage several years ago, but adoption has been slow. CoCM patients also have not maintained the service for the recommended length of time. One of the key drivers of this is the cost sharing requirements. Out-of-pocket costs can be considerable and contribute to reduced access. Cost sharing is generally intended to manage utilization and contain costs, but increased CoCM use reduces costs itself. SB 428 would eliminate cost sharing for CoCM to increase CoCM and help manage Maryland’s behavioral health care costs. This would help increase access and address Maryland’s behavioral health workforce shortage.

Maryland should do all that it can to increase access to CoCM services and further integrate behavioral health into the primary care setting. **BHSB urges the Senate Finance Committee to support SB 428.**

***For more information, please contact BHSB Policy Director Dan Rabbitt at 443-401-6142***

**Endnotes:**

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<sup>1</sup> The Bowman Family Foundation & the Mental Health Treatment and Research Institute. Psychiatric Collaborative Care Model Progress Report. February 2026. Available at [https://files.mhtari.org/COCM\\_Progress\\_Report.pdf](https://files.mhtari.org/COCM_Progress_Report.pdf).