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**Senate Finance Committee**  
**TESTIMONY IN SUPPORT**  
***SB 428 Maryland Medical Assistance Program and Health Insurance –***  
***Collaborative Care Model - Cost Sharing Prohibition***

I am Celia Serkin, Executive Director of the Montgomery County Federation of Families for Children's Mental Health, Inc. (MC Federation of Families), a family peer-led support organization serving diverse families in Montgomery County who have children, youth, and/or young adults with mental health, substance use, or co-occurring challenges. MC Federation of Families has been providing family peer services to families in Montgomery County for 20 years. Our Family Peer Specialists are parents who have raised or are currently raising children with these challenges. I am a Montgomery County resident and have two children, now adults, who have struggled since childhood with behavioral health challenges. My son has suffered from debilitating depression for many years. My daughter is a Certified Peer Recovery Specialist who has lived experience with co-occurring challenges.

**MC Federation of Families strongly supports SB 428 Maryland Medical Assistance Program and Health Insurance – Collaborative Care Model - Cost Sharing Prohibition.** The bill prohibits Medicaid and commercial carriers from imposing a copay, coinsurance, or deductible for behavioral health services provided via the Collaborative Care Model (CoCM).

**MC Federation of Families urges the Senate Finance Committee to support SB 428.** CoCM is a validated, patient-centered, evidence-based approach for integrating physical and behavioral health care in primary care settings. The model has been validated in over 90 randomized controlled trials and shown to improve health outcomes and reduce costs.<sup>1</sup>

According to a 2024 report from the Maryland Health Care Commission, Maryland would need to double its current behavioral health workforce by 2028 to keep pace with the need.<sup>2</sup> CoCM is an important strategy for addressing Maryland's behavioral health workforce crisis, especially in rural areas. It expands the reach of the existing workforce, allowing providers to treat up to 8x the number of patients they can in traditional one-to-one settings. CoCM was identified in the Maryland Health Care Commission 2024 behavioral health workforce report as a key strategy for addressing the state's workforce challenges long term.

CoCM is one of very few specific interventions in medicine shown to reduce disparities by race/ethnicity and/or socioeconomic status in patients' access to care, quality of care, and outcomes. Given

limited access to specialty mental health care in the United States, CoCM allows psychiatric expertise to reach an exponentially larger group of patients, including children and youth with behavioral health challenges and their families.

Increasing the use of CoCM across Maryland is vital. State partners have stated that data shows a drop-off of CoCM billing after a patient's first visit, which totally defeats the benefit of the model. The decline in billing after the initial appointment is being attributed to a reluctance among patients to pay additional out of pocket costs for the important follow-up visits. SB 428 would eliminate those out-of-pocket costs, a strategy that is a key recommendation in a timely new CoCM national report that came out just last week.<sup>3</sup>

**MC Federation of Families asks the Senate Finance Committee to support SB 428.**

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<sup>1</sup>Yuhas, M. A.; Raines, L.; Glastra, J. Glastra, M. B. Bowman, B. A. Middlebrook, B. A. Harbin, H. T. (November 2025). Mounting Evidence That Use of the Collaborative Care Model Reduces Total Healthcare Costs, 2nd Ed. The Bowman Foundation. [CoCM Total Healthcare Costs Issue Brief 2025.pdf](#)

<sup>2</sup> Andy Hall, Aaron Korn, Kweilin Waller, and Josh Shapiro, PhD, with Trailhead Strategies. (October 2024). Investing in Maryland's Health Behavioral Talent, Maryland Health Care Commission and the Maryland Department of Health. [INVESTING IN MARYLAND'S BEHAVIORAL HEALTH TALENT |](#)

<sup>3</sup> PROGRESS REPORT Psychiatric Collaborative Care Model (CoCM). The Bowman Foundation / MHTARI (Mental Health Treatment and Research Institute). (February 2026). [COCM Progress Report.pdf](#)