



## Statement of Maryland Rural Health Association

To the Senate Finance Committee

Chair Pamela Beidle

February 12, 2026

Senate Bill 428: Maryland Medical Assistance Program and Health Insurance - Collaborative Care Model - Cost Sharing Prohibition.

### POSITION: SUPPORT

Chair Beidle, Vice Chair Hayes, Senator Augustine and members of the Committee, the Maryland Rural Health Association (MRHA) is in SUPPORT of Senate Bill 428: Maryland Medical Assistance Program and Health Insurance - Collaborative Care Model - Cost Sharing Prohibition.

The MRHA strongly supports this bill which seeks to prohibit insurance companies from charging a copay or deductible for those using health services through the Collaborative Care Model. This model was designed in a patient-centered and evidence-based fashion aimed at helping patients struggling with depression and anxiety (1). The Collaborative Care Model is unique in that it connects patients with medical providers, psychiatric consultants, and care managers in a primary care setting and consistently outperforms other standard of care frameworks (1). The American Psychiatric Association notes that this approach not only increases mental health access and improves patient outcomes, but also limits the cost to the patient and makes it more affordable to receive care (2)

Those living in rural communities have higher rates of uninsurance and cite financial barriers to care more often than those living in urban centers (3). Additionally, rural residents have increased stigma surrounding mental health and experience behavioral health provider shortages leading to gaps in care (4). The American Psychiatric Association shares that both rural and urban communities have voiced appreciation for this care model, as it works in a patient-centered fashion to reduce barriers to care (2).

Understanding that this bill has the opportunity to improve mental health care and access for all Maryland residents, especially those living in rural communities, the MRHA deeply encourages your support of Senate Bill 428.

With appreciation,

The Maryland Rural Health Association

1. Reist, C., Petiwala, I., Latimer, J., Raffaelli, S. B., Chiang, M., Eisenberg, D., & Campbell, S. (2022). Collaborative mental health care: A narrative review. *Medicine*, 101(52), e32554.
2. American Psychiatric Association "Learn About the Collaborative Care Model"
3. Gong, Gordon et al. "Higher US Rural Mortality Rates Linked To Socioeconomic Status, Physician Shortages, And Lack Of Health Insurance." *Health affairs (Project Hope)* vol. 38,12 (2019): 2003-2010.
4. Pieh-Holder, K L et al. "Qualitative needs assessment: healthcare experiences of underserved populations in Montgomery County, Virginia, USA." *Rural and remote health* vol. 12 (2012): 1816.

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