



**Senate Finance Committee
February 18, 2026**

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

NCADD-Maryland supports Senate Bill 428, a bill to prohibit Medicaid and commercial insurance carriers from imposing a copay, coinsurance, or deductible for behavioral health services provided via the Collaborative Care Model (CoCM). This validated, patient-centered, evidence-based approach for integrating physical and behavioral health care in primary care settings has been validated in over 90 randomized controlled trials and shown to improve health outcomes and reduce costsⁱ.

Increasing the use of CoCM across Maryland is vital, but data shows a drop-off of CoCM billing after a patient's first visit. This 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.

Senate Bill 428 would eliminate those out-of-pocket costs, a strategy that is a key recommendation in a brand new CoCM national reportⁱⁱ issued last week. We know that removing utilization management barriers is important, especially for people seeking help with their mental health and substance use disorders. NCADD-Maryland urges this committee to give a favorable report to Senate Bill 428.

ⁱ <https://concerthealth.com/blog/new-report-collaborative-care-reduces-costs>

ⁱⁱ https://files.mhtari.org/COCM_Progress_Report.pdf