

SB0428\_RichardKaplowitz\_FAV

02/18/2026

Richard Keith Kaplowitz

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**TESTIMONY ON SB#0428 POSITION: FAVORABLE**

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

**TO:** Chair Beidle, Vice Chair Hayes, and members of the Finance Committee

**FROM:** Richard Keith Kaplowitz

My name is Richard Keith Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of SB#/0428, **Maryland Medical Assistance Program and Health Insurance - Collaborative Care Model - Cost Sharing Prohibition**

The National Library of Medicine has a report *Collaborative mental health care: A narrative review* that explains what the collaborative care model is.<sup>1</sup>

The Collaborative Care model is a systematic strategy for treating behavioral health conditions in primary care through the integration of care managers and psychiatric consultants.

This bill adds prohibitions on the financial penalties that sometime are assessed on patients when mental health services are being provided. It treats that medical service as no different from other medical treatments being implemented for a patient.

The bill will prohibit the Maryland Department of Health and certain carriers from imposing a copay, coinsurance, or deductible for services provided in accordance with the Collaborative Care Model statewide in primary care settings that provide health care services to Program recipients.

No one should fail to receive the care they need because of costs added to use of that treatment.

**I respectfully urge this committee to return a favorable report on SB#/0428.**

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<sup>1</sup> <https://pmc.ncbi.nlm.nih.gov/articles/PMC9803502/>