



MARYLAND
PSYCHOLOGICAL
ASSOCIATION

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Senator Pamela Beidle, Chair
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Finance Committee
Miller Senate Office Building, 3 East
Annapolis, MD 21401

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

Position: SUPPORT

Dear Chair Beidle, Vice-Chair Hayes, and Members of the Committee:

The Maryland Psychological Association (MPA), which represents over 1,000 doctoral-level psychologists throughout the state, asks the Senate Finance Committee to **FAVORABLY report on SB 428**.

SB 428 strengthens Maryland's commitment to integrated behavioral health care by prohibiting copayments, coinsurance, and deductible requirements for services delivered under the Collaborative Care Model in primary care settings. SB 428 also reinforces the evidence-based structure of the Collaborative Care Model as defined in § 15-141.1 of the Health-General Article, which includes systematic care coordination, proactive outcome monitoring, and regular psychiatric consultation. As outlined in the bill, the Maryland Department of Health may not impose copayments, coinsurance, or deductible requirements for services provided under this model in primary care settings serving Medical Assistance recipients, and insurers and HMOs are similarly restricted under new § 15-864 of the Insurance Article

By eliminating financial barriers to integrated behavioral health treatment, SB 428 ensures that patients can access timely, coordinated mental health care without the deterrent effect of cost-sharing requirements.

The Collaborative Care Model is one of the most rigorously studied and effective approaches for treating common mental health conditions such as depression, anxiety, and substance use disorders within primary care. Removing cost-sharing barriers is particularly critical for low-income and high-need populations, who are disproportionately affected by untreated behavioral health conditions. SB 428 promotes early intervention, improves clinical outcomes, reduces downstream medical costs, and supports parity principles by placing behavioral health services within the same accessible framework as other essential medical services.

We urge the Committee to issue a **favorable report on SB 428**. If we can be of any further assistance, please do not hesitate to contact MPA's Legislative Chair, Dr. Stephanie Olarte, Ph.D. at mpalegislativcommittee@gmail.com.

Respectfully submitted,

Stephanie Wolf, JD, Ph.D.
Stephanie Wolf, JD, Ph.D.
President

Stephanie Olarte, Ph.D.
Stephanie Olarte, Ph.D.
Chair, MPA Legislative Committee

cc: Barbara Brocato & Dan Shattuck, MPA Government Affairs