

HOUSE BILL 746

J5, J1, J4

6lr2138
CF SB 428

By: ~~Delegate Bagnall~~ Delegates Bagnall, Alston, Cullison, Guzzone, Hill, S. Johnson, Kaufman, Lopez, Martinez, Rosenberg, Ross, Taveras, White Holland, and Woorman

Introduced and read first time: February 4, 2026

Assigned to: Health

Committee Report: Favorable with amendments

House action: Adopted

Read second time: March 3, 2026

CHAPTER _____

1 AN ACT concerning

2 **Maryland Medical Assistance Program and Health Insurance – Collaborative**
3 **Care Model – Cost Sharing Prohibition and Coverage Requirements**

4 FOR the purpose of prohibiting the Maryland Department of Health ~~and certain insurers,~~
5 ~~nonprofit health plans, and health maintenance organizations~~ from imposing a
6 copay, coinsurance, or deductible for services provided in accordance with the
7 Collaborative Care Model; requiring certain insurers, nonprofit health plans, and
8 health maintenance organizations to provide coverage for services provided in
9 accordance with the Collaborative Care Model; requiring the Maryland Health Care
10 Commission to study the impact of eliminating health insurance cost-sharing for
11 services provided under the Collaborative Care Model by certain insurers, nonprofit
12 health plans, and health maintenance organizations; and generally relating to cost
13 sharing and the Collaborative Care Model.

14 BY repealing and reenacting, with amendments,
15 Article – Health – General
16 Section 15–141.1
17 Annotated Code of Maryland
18 (2023 Replacement Volume and 2025 Supplement)

19 BY adding to
20 Article – Insurance
21 Section 15–864

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.

Underlining indicates amendments to bill.

~~Strike out~~ indicates matter stricken from the bill by amendment or deleted from the law by amendment.



1 Annotated Code of Maryland
2 (2017 Replacement Volume and 2025 Supplement)

3 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,
4 That the Laws of Maryland read as follows:

5 **Article – Health – General**

6 15–141.1.

7 (a) In this section, “Collaborative Care Model” means an evidence–based
8 approach for integrating somatic and behavioral health services in primary care settings
9 that includes:

10 (1) Care coordination and management;

11 (2) Regular, proactive outcome monitoring and treatment for outcome
12 targets using standardized outcome measurement rating scales and electronic tools, such
13 as patient tracking; and

14 (3) Regular systematic psychiatric and substance use disorder caseload
15 reviews and consultation with a psychiatrist, an addiction medicine specialist, or any other
16 behavioral health medicine specialist as allowed under federal regulations governing the
17 model.

18 (b) This section may not be construed to prohibit referrals from a primary care
19 provider to a specialty behavioral health care provider.

20 (c) The Department shall implement and provide reimbursement for services
21 provided in accordance with the Collaborative Care Model statewide in primary care
22 settings that provide health care services to Program recipients.

23 **(D) THE DEPARTMENT MAY NOT IMPOSE A COPAYMENT, COINSURANCE, OR**
24 **DEDUCTIBLE REQUIREMENT FOR SERVICES PROVIDED IN ACCORDANCE WITH THE**
25 **COLLABORATIVE CARE MODEL STATEWIDE IN PRIMARY CARE SETTINGS THAT**
26 **PROVIDE HEALTH CARE SERVICES TO PROGRAM RECIPIENTS.**

27 SECTION 2. AND BE IT FURTHER ENACTED, That the Laws of Maryland read
28 as follows:

29 **Article – Insurance**

30 15–864.

31 **(A) IN THIS SECTION, “COLLABORATIVE CARE MODEL” HAS THE MEANING**
32 **STATED IN § 15–141.1 OF THE HEALTH – GENERAL ARTICLE.**

1 (B) THIS SECTION APPLIES TO:

2 (1) INSURERS AND NONPROFIT HEALTH SERVICE PLANS THAT
3 ~~PROVIDE COVERAGE FOR SERVICES PROVIDED IN ACCORDANCE WITH THE~~
4 ~~COLLABORATIVE CARE MODEL UNDER INDIVIDUAL, GROUP, OR BLANKET~~
5 HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS ON AN
6 EXPENSE-INCURRED BASIS UNDER HEALTH INSURANCE POLICIES OR CONTRACTS
7 THAT ARE ISSUED OR DELIVERED IN THE STATE; AND

8 (2) HEALTH MAINTENANCE ORGANIZATIONS THAT PROVIDE
9 ~~COVERAGE FOR SERVICES PROVIDED IN ACCORDANCE WITH THE COLLABORATIVE~~
10 ~~CARE MODEL UNDER INDIVIDUAL OR GROUP~~ HOSPITAL, MEDICAL, OR SURGICAL
11 BENEFITS TO INDIVIDUALS OR GROUPS UNDER CONTRACTS THAT ARE ISSUED OR
12 DELIVERED IN THE STATE.

13 ~~(c) (1) EXCEPT AS PROVIDED IN PARAGRAPH (2) OF THIS SUBSECTION,~~
14 ~~AN ENTITY SUBJECT TO THIS SECTION MAY NOT IMPOSE A COPAYMENT,~~
15 ~~COINSURANCE, OR DEDUCTIBLE REQUIREMENT ON COVERAGE FOR SERVICES~~
16 ~~PROVIDED IN ACCORDANCE WITH THE COLLABORATIVE CARE MODEL.~~

17 ~~(2) IF AN INSURED OR ENROLLEE IS COVERED UNDER A~~
18 ~~HIGH DEDUCTIBLE HEALTH PLAN, AS DEFINED IN 26 U.S.C. § 223, AN ENTITY~~
19 ~~SUBJECT TO THIS SECTION MAY SUBJECT SERVICES PROVIDED IN ACCORDANCE~~
20 ~~WITH THE COLLABORATIVE CARE MODEL TO THE DEDUCTIBLE REQUIREMENT OF~~
21 ~~THE HIGH DEDUCTIBLE HEALTH PLAN.~~

22 (C) AN ENTITY SUBJECT TO THIS SECTION SHALL PROVIDE COVERAGE FOR
23 SERVICES PROVIDED IN ACCORDANCE WITH THE COLLABORATIVE CARE MODEL.

24 SECTION 3. AND BE IT FURTHER ENACTED, That on or before December 1,
25 2026, the Maryland Health Care Commission shall:

26 (1) conduct a study in accordance with § 15-1501 of the Insurance Article
27 on the impact of eliminating health insurance cost-sharing for services provided under the
28 Collaborative Care Model by insurers, nonprofit health service plans, and health
29 maintenance organizations that provide coverage for services provided in accordance with
30 the Collaborative Care Model under individual, group, or blanket health insurance policies
31 or contracts that are issued or delivered in the State; and

32 (2) report its findings and recommendations, in accordance with § 2-1257
33 of the State Government Article, to the Senate Finance Committee and the House Health
34 Committee.

HOUSE BILL 746

1 SECTION ~~3~~ 4. AND BE IT FURTHER ENACTED, That Section 2 of this Act shall
2 apply to all policies, contracts, and health benefit plans issued, delivered, or renewed in the
3 State on or after January 1, 2027.

4 SECTION ~~4~~ 5. AND BE IT FURTHER ENACTED, That Sections 2 and ~~3~~ 4 of this
5 Act shall take effect January 1, 2027.

6 SECTION ~~5~~ 6. AND BE IT FURTHER ENACTED, That, except as provided in
7 Section ~~4~~ 5 of this Act, this Act shall take effect July 1, 2026.

Approved:

Governor.

Speaker of the House of Delegates.

President of the Senate.