

HOUSE BILL 1094

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6lr2416
CF SB 910

By: Delegates Hutchinson and Adams, Adams, Alston, Bagnall, Cullison, Guzzone, Hill, S. Johnson, Kaufman, Kipke, Lopez, Martinez, M. Morgan, Reilly, Rosenberg, Ross, Szeliga, Taveras, White Holland, and Woorman

Introduced and read first time: February 11, 2026

Assigned to: Health

Committee Report: Favorable with amendments

House action: Adopted

Read second time: March 6, 2026

CHAPTER _____

1 AN ACT concerning

2 **Health Insurance – Graduate–Level Clinical Interns – Required Reimbursement**

3 FOR the purpose of establishing that insureds and any other persons covered by certain
4 health insurance policies, contracts, or certificates are entitled to reimbursement for
5 the services rendered by a graduate–level counseling, social work, or psychology
6 clinical intern under certain circumstances; and generally relating to health
7 insurance reimbursement for the services of clinical interns.

8 BY repealing and reenacting, with amendments,

9 Article – Insurance

10 Section 15–704, 15–707, and 15–714

11 Annotated Code of Maryland

12 (2017 Replacement Volume and 2025 Supplement)

13 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,

14 That the Laws of Maryland read as follows:

15 **Article – Insurance**

16 15–704.

17 (a) This section applies to each individual, group, or blanket health insurance
18 policy, contract, or certificate of an insurer or nonprofit health service plan that:

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 (1) (i) is delivered or issued for delivery in the State;
- 2 (ii) is issued to a group that is incorporated or has a main office in
3 the State; or
- 4 (iii) covers individuals who reside or work in the State; and
- 5 (2) is issued, renewed, amended, or reissued on or after October 1, 2003.

6 (b) If a policy, contract, or certificate subject to this section provides for
7 reimbursement for a service that is within the lawful scope of practice of a licensed clinical
8 professional counselor, a licensed clinical marriage and family therapist, a licensed clinical
9 alcohol and drug counselor, or a licensed clinical professional art therapist, the insured or
10 any other person covered by the policy or certificate is entitled to reimbursement for the
11 service.

12 (c) (1) **SUBJECT TO PARAGRAPH (2) OF THIS SUBSECTION, IF A POLICY,
13 CONTRACT, OR CERTIFICATE SUBJECT TO THIS SECTION PROVIDES FOR
14 REIMBURSEMENT OF A SERVICE THAT IS WITHIN THE LAWFUL SCOPE OF PRACTICE
15 OF A LICENSED GRADUATE PROFESSIONAL COUNSELOR, THE INSURED OR ANY
16 OTHER PERSON COVERED BY THE POLICY, CONTRACT, OR CERTIFICATE IS ENTITLED
17 TO REIMBURSEMENT FOR THE SERVICE PROVIDED BY A GRADUATE-LEVEL
18 COUNSELING CLINICAL INTERN.**

19 (2) **THE SERVICES PROVIDED UNDER THIS SUBSECTION SHALL BE
20 REIMBURSABLE IF THE SERVICES ARE:**

- 21 (I) **PROVIDED AT AN OUTPATIENT HEALTH CARE FACILITY;**
- 22 (II) **PROVIDED BY A COUNSELING CLINICAL INTERN WHO IS:**
- 23 1. **ENROLLED IN A COUNSELING GRADUATE PROGRAM;**
24 **AND**
- 25 2. **PROVIDING THE SERVICES UNDER ~~THE~~ DIRECT
26 SUPERVISION ~~OF A LICENSED CLINICAL PROFESSIONAL COUNSELOR AS~~
27 SUPERVISED BY A BOARD-APPROVED SUPERVISOR, AS DEFINED UNDER COMAR
28 10.58.12.02, WHO MEETS THE QUALIFICATION UNDER COMAR 10.58.12.08; AND**

29 (III) **BILLED BY THE ~~SUPERVISING LICENSED CLINICAL~~
30 ~~PROFESSIONAL COUNSELOR~~ BOARD-APPROVED SUPERVISOR OF THE COUNSELING
31 CLINICAL INTERN WHO PROVIDES SUPERVISION IN ACCORDANCE WITH ITEM (II)2
32 OF THIS PARAGRAPH.**

1 15-707.

2 (a) This section applies to each individual, group, or blanket health insurance
3 policy of an insurer or nonprofit health service plan that:

4 (1) (i) is delivered or issued for delivery in the State;

5 (ii) is issued to a group that is incorporated or has a main office in
6 the State; or

7 (iii) covers individuals who reside or work in the State; and

8 (2) is issued, renewed, amended, or reissued on or after January 1, 1978.

9 (b) If a policy or certificate subject to this section provides for reimbursement for
10 a service that is within the lawful scope of practice of a licensed certified social worker, the
11 insured or any other person covered by the policy or certificate is entitled to reimbursement
12 for the service regardless of whether the service is performed by a physician or licensed
13 certified social worker-clinical.

14 **(c) (1) SUBJECT TO PARAGRAPH (2) OF THIS SUBSECTION, IF A POLICY**
15 **OR CERTIFICATE SUBJECT TO THIS SECTION PROVIDES FOR REIMBURSEMENT OF A**
16 **SERVICE THAT IS WITHIN THE LAWFUL SCOPE OF PRACTICE OF A LICENSED MASTER**
17 **SOCIAL WORKER, THE INSURED OR ANY OTHER PERSON COVERED BY THE POLICY,**
18 **CONTRACT, OR CERTIFICATE IS ENTITLED TO REIMBURSEMENT FOR THE SERVICE**
19 **PROVIDED BY A GRADUATE-LEVEL SOCIAL WORK CLINICAL INTERN.**

20 **(2) THE SERVICES PROVIDED UNDER THIS SUBSECTION SHALL BE**
21 **REIMBURSABLE IF THE SERVICES ARE:**

22 **(I) PROVIDED AT AN OUTPATIENT HEALTH CARE FACILITY;**

23 **(II) PROVIDED BY A SOCIAL WORK CLINICAL INTERN WHO IS:**

24 **1. ENROLLED IN A SOCIAL WORK GRADUATE PROGRAM;**

25 **AND**

26 **2. PROVIDING THE SERVICES UNDER THE DIRECT**
27 **SUPERVISION OF A LICENSED CERTIFIED SOCIAL WORKER-CLINICAL; AND**

28 **(III) BILLED BY THE SUPERVISING LICENSED CERTIFIED SOCIAL**
29 **WORKER-CLINICAL.**

30 15-714.

1 (a) This section applies to each individual or group health insurance policy,
2 contract, or certificate that:

3 (1) (i) is issued or delivered in the State;

4 (ii) is issued to a group that is incorporated or has a main office in
5 the State; or

6 (iii) covers individuals who reside or work in the State; and

7 (2) is issued, renewed, amended, or reissued on or after July 1, 1972.

8 (b) Notwithstanding any other provision of a policy, contract, or certificate subject
9 to this section, if the policy, contract, or certificate provides for reimbursement for a service
10 that is within the lawful scope of practice of a licensed psychologist, the insured or any
11 other person covered by the policy, contract, or certificate is entitled to reimbursement for
12 the service regardless of whether the service is performed by a physician or licensed
13 psychologist.

14 **(C) (1) SUBJECT TO PARAGRAPH (2) OF THIS SUBSECTION, IF A POLICY,**
15 **CONTRACT, OR CERTIFICATE SUBJECT TO THIS SECTION PROVIDES FOR**
16 **REIMBURSEMENT OF A SERVICE THAT IS WITHIN THE LAWFUL SCOPE OF PRACTICE**
17 **OF A LICENSED PSYCHOLOGIST, THE INSURED OR ANY OTHER PERSON COVERED BY**
18 **THE POLICY, CONTRACT, OR CERTIFICATE IS ENTITLED TO REIMBURSEMENT FOR**
19 **THE SERVICE PROVIDED BY A GRADUATE-LEVEL PSYCHOLOGY CLINICAL INTERN.**

20 **(2) THE SERVICES PROVIDED UNDER THIS SUBSECTION SHALL BE**
21 **REIMBURSABLE IF THE SERVICES ARE:**

22 **(I) PROVIDED AT AN OUTPATIENT HEALTH CARE FACILITY;**

23 **(II) PROVIDED BY A PSYCHOLOGY CLINICAL INTERN WHO IS:**

24 **1. ENROLLED IN A PSYCHOLOGY GRADUATE PROGRAM;**

25 **AND**

26 **2. PROVIDING THE SERVICES UNDER THE DIRECT**
27 **SUPERVISION OF A LICENSED PSYCHOLOGIST; AND**

28 **(III) BILLED BY THE SUPERVISING LICENSED PSYCHOLOGIST.**

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

1 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect
2 January 1, 2027.

Approved:

Governor.

Speaker of the House of Delegates.

President of the Senate.