

SENATE BILL 428

J5, J1, J4

(6lr2139)

ENROLLED BILL
— Finance/Health —

Introduced by **Senator Augustine**

Read and Examined by Proofreaders:

Proofreader.

Proofreader.

Sealed with the Great Seal and presented to the Governor, for his approval this

_____ day of _____ at _____ o'clock, _____ M.

President.

CHAPTER _____

1 AN ACT concerning

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

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,

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.

Italics indicate opposite chamber/conference committee amendments.



1 Article – Health – General
2 Section 15–141.1
3 Annotated Code of Maryland
4 (2023 Replacement Volume and 2025 Supplement)

5 BY adding to
6 Article – Insurance
7 Section 15–864
8 Annotated Code of Maryland
9 (2017 Replacement Volume and 2025 Supplement)

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

12 **Article – Health – General**

13 15–141.1.

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

17 (1) Care coordination and management;

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

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

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

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

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

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

3 **Article – Insurance**

4 **15–864.**

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

7 (B) THIS SECTION APPLIES TO:

8 (1) INSURERS AND NONPROFIT HEALTH SERVICE PLANS THAT
9 PROVIDE ~~COVERAGE FOR SERVICES PROVIDED IN ACCORDANCE WITH THE~~
10 ~~COLLABORATIVE CARE MODEL UNDER INDIVIDUAL, GROUP, OR BLANKET~~
11 HOSPITAL, MEDICAL, OR SURGICAL BENEFITS TO INDIVIDUALS OR GROUPS ON AN
12 EXPENSE–INCURRED BASIS UNDER HEALTH INSURANCE POLICIES OR CONTRACTS
13 THAT ARE ISSUED OR DELIVERED IN THE STATE; AND

14 (2) HEALTH MAINTENANCE ORGANIZATIONS THAT PROVIDE
15 ~~COVERAGE FOR SERVICES PROVIDED IN ACCORDANCE WITH THE COLLABORATIVE~~
16 ~~CARE MODEL UNDER INDIVIDUAL OR GROUP~~ HOSPITAL, MEDICAL, OR SURGICAL
17 BENEFITS TO INDIVIDUALS OR GROUPS UNDER CONTRACTS THAT ARE ISSUED OR
18 DELIVERED IN THE STATE.

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

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

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

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

32 (1) conduct a study in accordance with § 15–1501 of the Insurance Article
33 on the impact of eliminating health insurance cost–sharing for services provided under the

1 Collaborative Care Model by insurers, nonprofit health service plans, and health
2 maintenance organizations that provide coverage for services provided in accordance with
3 the Collaborative Care Model under individual, group, or blanket health insurance policies
4 or contracts that are issued or delivered in the State; and

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

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

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

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

15 Approved:

16 _____
Governor.
17 _____
President of the Senate.
18 _____
Speaker of the House of Delegates.

Approved:

Governor.

President of the Senate.

Speaker of the House of Delegates.