

SENATE BILL 910

J5

6lr2538
CF HB 1094

By: Senator Mautz

Introduced and read first time: February 6, 2026

Assigned to: Finance

A BILL ENTITLED

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:

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

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

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

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



(2) is issued, renewed, amended, or reissued on or after October 1, 2003.

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

(I) PROVIDED AT AN OUTPATIENT HEALTH CARE FACILITY:

(II) PROVIDED BY A COUNSELING CLINICAL INTERN WHO IS:

1. ENROLLED IN A COUNSELING GRADUATE PROGRAM:

20 AND

2. PROVIDING THE SERVICES UNDER THE DIRECT ENSENSED CLINICAL PROFESSIONAL COUNSELOR: AND

BILLED BY THE SUPERVISING LICENSED CLINICAL
ELOR.

25 15-707.

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

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

(ii) is issued to a group that is incorporated or has a main office in

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

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

2 (b) If a policy or certificate subject to this section provides for reimbursement for
3 a service that is within the lawful scope of practice of a licensed certified social worker, the
4 insured or any other person covered by the policy or certificate is entitled to reimbursement
5 for the service regardless of whether the service is performed by a physician or licensed
6 certified social worker–clinical.

7 (C) (1) SUBJECT TO PARAGRAPH (2) OF THIS SUBSECTION, IF A POLICY
8 OR CERTIFICATE SUBJECT TO THIS SECTION PROVIDES FOR REIMBURSEMENT OF A
9 SERVICE THAT IS WITHIN THE LAWFUL SCOPE OF PRACTICE OF A LICENSED MASTER
10 SOCIAL WORKER, THE INSURED OR ANY OTHER PERSON COVERED BY THE POLICY,
11 CONTRACT, OR CERTIFICATE IS ENTITLED TO REIMBURSEMENT FOR THE SERVICE
12 PROVIDED BY A GRADUATE-LEVEL SOCIAL WORK CLINICAL INTERN.

(I) PROVIDED AT AN OUTPATIENT HEALTH CARE FACILITY;

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

17 **1. ENROLLED IN A SOCIAL WORK GRADUATE PROGRAM;**
18 AND

21 (III) BILLED BY THE SUPERVISING LICENSED CERTIFIED SOCIAL
22 WORKER-CLINICAL.

23 15-714.

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

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

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

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

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

7 (C) (1) SUBJECT TO PARAGRAPH (2) OF THIS SUBSECTION, IF A POLICY,
8 CONTRACT, OR CERTIFICATE SUBJECT TO THIS SECTION PROVIDES FOR
9 REIMBURSEMENT OF A SERVICE THAT IS WITHIN THE LAWFUL SCOPE OF PRACTICE
10 OF A LICENSED PSYCHOLOGIST, THE INSURED OR ANY OTHER PERSON COVERED BY
11 THE POLICY, CONTRACT, OR CERTIFICATE IS ENTITLED TO REIMBURSEMENT FOR
12 THE SERVICE PROVIDED BY A GRADUATE-LEVEL PSYCHOLOGY CLINICAL INTERN.

(I) PROVIDED AT AN OUTPATIENT HEALTH CARE FACILITY:

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

1. ENROLLED IN A PSYCHOLOGY GRADUATE PROGRAM

1. ENROLLED IN A PSYCHOLOGY GRADUATE PROGRAM:

- 3 -

2. PROVIDING THE SERVICES UNDER THE DIRECT

20 SUPERVISION OF A LICENSED PSYCHOLOGIST; AND

21 (III) BILLED BY THE SUPERVISING LICENSED PSYCHOLOGIST.

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

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