

Chapter 43

(Senate Bill 910)

AN ACT concerning

Health Insurance – Graduate–Level Clinical Interns – Required Reimbursement

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

BY repealing and reenacting, with amendments,
 Article – Insurance
 Section 15–704, 15–707, and 15–714
 Annotated Code of Maryland
 (2017 Replacement Volume and 2025 Supplement)

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

Article – Insurance

15–704.

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

- (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 the State; or
- (iii) covers individuals who reside or work in the State; and
- (2) is issued, renewed, amended, or reissued on or after October 1, 2003.

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

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

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

(I) PROVIDED AT AN OUTPATIENT HEALTH CARE FACILITY;

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

1. ENROLLED IN A COUNSELING GRADUATE PROGRAM;

AND

2. PROVIDING THE SERVICES UNDER ~~THE~~ DIRECT SUPERVISION ~~OF A LICENSED CLINICAL PROFESSIONAL COUNSELOR~~ AS SUPERVISED BY A BOARD-APPROVED SUPERVISOR, AS DEFINED UNDER COMAR 10.58.12.02, WHO MEETS THE QUALIFICATION UNDER COMAR 10.58.12.08; AND

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

15-707.

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

(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 the State; or

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

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

(b) If a policy or certificate subject to this section provides for reimbursement for a service that is within the lawful scope of practice of a licensed certified social worker, the

insured or any other person covered by the policy or certificate is entitled to reimbursement for the service regardless of whether the service is performed by a physician or licensed certified social worker–clinical.

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

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

(I) PROVIDED AT AN OUTPATIENT HEALTH CARE FACILITY;

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

1. ENROLLED IN A SOCIAL WORK GRADUATE PROGRAM;

AND

2. PROVIDING THE SERVICES UNDER THE DIRECT SUPERVISION OF A LICENSED CERTIFIED SOCIAL WORKER–CLINICAL; AND

(III) BILLED BY THE SUPERVISING LICENSED CERTIFIED SOCIAL WORKER–CLINICAL.

15–714.

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

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

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

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

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

(b) Notwithstanding any other provision of a policy, contract, or certificate subject to this section, if the policy, contract, or certificate provides for reimbursement for a service that is within the lawful scope of practice of a licensed psychologist, the insured or any other person covered by the policy, contract, or certificate is entitled to reimbursement for

the service regardless of whether the service is performed by a physician or licensed psychologist.

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

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

(I) PROVIDED AT AN OUTPATIENT HEALTH CARE FACILITY;

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

1. ENROLLED IN A PSYCHOLOGY GRADUATE PROGRAM;

AND

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

(III) BILLED BY THE SUPERVISING LICENSED PSYCHOLOGIST.

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

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

Approved by the Governor, April 14, 2026.