

## Senate Finance Committee January 15, 2020

## Senate Bill 99

## Health Insurance Benefit Cards, Prescription Benefit Cards, and Other Technology - Identification of Regulatory Agency

## Support

NCADD-Maryland supports Senate Bill 99. Stating the name of the regulatory agency on insurance cards and prescription drug benefit cards may sound like small detail, but it will significantly help consumers better understand their rights when it comes to what their insurance benefits must cover.

It is difficult for consumers or their advocates to determine if their health plans must meet state requirements. This is critical information when consumers need to determine if their plans must cover state-required benefits, or contact the regulator of a plan because of a concern. This information could, for example, help a consumer know who to contact if they believe there has been a violation of the parity laws governing access to mental health and substance use disorder services.

We urge your support of Senate Bill 99.

The Maryland Affiliate of the National Council on Alcoholism and Drug Dependence (NCADD-Maryland) is a statewide organization that works to influence public and private policies on addiction, treatment, and recovery, reduce the stigma associated with the disease, and improve the understanding of addictions and the recovery process. We advocate for and with individuals and families who are affected by alcoholism and drug addiction.