



Senate Bill 113
Health Insurance – Provider Panels and Health Care Services
Senate Finance Committee
January 15, 2020

SUPPORT

Thank you for the opportunity to submit testimony in **support of SB 113**, which would require health insurance carriers to apply the existing credentialing framework and timeline to health care facilities, including substance use and mental health disorder treatment programs, that currently applies to health practitioners and practitioner groups under Ins. § 15-112. The Legal Action Center is a law and policy organization whose mission is to fight discrimination against individuals with histories of substance use disorders, HIV/AIDs and criminal history records. In Maryland, the Center works with its partners in the Maryland Parity Coalition to ensure that private insurance carriers have a robust network of substance use disorder and mental health providers and conduct their credentialing process in compliance with federal and state parity laws.

The Legal Action Center supports SB 113 to ensure that health care facilities are governed by the same timeline and credentialing framework that exists for credentialing of individual practitioners and group practices. SB 113 is particularly important to establish a reasonable timeline for carrier credentialing of substance use disorder and mental health facilities. According to a 2017 market conduct survey conducted by the Maryland Insurance Administration, **“some carriers reported data that demonstrated that it took longer to credential a MH/SUD facility [than a medical facility] between 2015 and 2017.”** Letter from Al Redmer, Jr., Commissioner, Maryland Insurance Administration to Senator Delores G. Kelley (Sept. 18, 2019) at 6-7. Adopting the existing credentialing timeline and framework will lend greater certainty to the credentialing process for mental health and substance use disorder facilities and allow for better oversight and enforcement by the MIA.

While SB 113 will not address other significant barriers to the inclusion of mental health and substance use disorder facilities in carrier networks, it would establish a more structured credentialing framework. The potential inclusion of more facilities in provider networks will improve access to life-saving mental health and substance use disorder treatment for Marylanders.

Thank you for considering our views. **We urge a favorable report on SB 113.**

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