



**Senate Finance Committee  
February 26, 2020**

**Senate Bill 484  
Health Insurance - Provider Panels - Coverage for Nonparticipating  
Providers**

**Support**

NCADD-Maryland supports Senate Bill 484. There is no longer any doubt that there are network adequacy problems among insurance carriers in Maryland. There have now been two annual reports submitted by carriers as required by Maryland Insurance Administration (MIA) regarding the standards for network adequacy. The results of the review for a second year have proved what we knew to be true, that carriers' networks are inadequate.

The analysis showed further that their networks are extremely inadequate when it specifically comes to mental health and substance use disorders services.

Insurance carriers must do their part in this state of emergency to address the opioid overdose crisis we are in. We believe this bill creates an appropriate incentive for carriers to expand their networks while ensuring that consumers have access to out of network providers when necessary without a financial penalty in the form of balance billing.

We urge a favorable report on Senate Bill 484.

*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.*