



Committee: Senate Finance Committee

Bill Number: Senate Bill 484

Title: Health Insurance – Provider Panels – Coverage for Nonparticipating Providers

Hearing Date: February 26, 2020

Position: Support

The Licensed Clinical Professional Counselors of Maryland (LCPCM) strongly supports *Senate Bill 484 – Health Insurance – Provider Panels – Coverage for Nonparticipating Providers*. This bill would require insurance carriers to cover behavioral health services at the same rate as an in-network provider if its provider panel has an insufficient number or type of participating specialists. The bill also requires notification of an individual’s right to request a referral from an out-of-network specialist.

LCPCM has a long history of supporting efforts to increase network adequacy for behavioral health providers. This included supporting legislation in 2016 to establish network adequacy standards under the Maryland Insurance Administration. In addition, LCPCM supported legislation in 2018 and 2019 to ensure that licensed graduate professional counselors could be credentialed by insurance carriers.

Unfortunately, even with these developments, we still hear concerns from our members about the various barriers to becoming an in-network provider. We believe this bill will ensure that regardless of whether a provider is in-network or out-of-network, that individuals with behavioral health conditions get properly diagnosed and treated.

Thank you for your consideration of our testimony, and we urge a favorable vote. If we can provide any further information, please contact Rachael faulkner at rfaulkner@policypartners.net or 410-693-4000.