

February 20, 2020

House Bill 455 - Health Insurance - Coverage for Mental Health Benefits and Substance Use Disorder Benefits - Treatment Criteria - SUPPORT

Chair Pendergrass, and members of the Health and Government Operations Committee,

The National Alliance on Mental Illness, Maryland and our 11 local affiliates across the state represent a statewide network of more than 45,000 families, individuals, community-based organizations and service providers. NAMI Maryland is dedicated to providing education, support and advocacy for persons with mental illnesses, their families and the wider community.

One of our top advocacy priorities is eliminating barriers to effective treatment for individuals with mental illness. Unfortunately, we know that these roadblocks – whether it’s cost, wait times, lack of insurance coverage, no in-patient beds, a dearth of treatment options for children and others - are myriad and especially problematic for individuals with mental illness and their families.

NAMI strongly supports the reduction of legal and other barriers that prevent access to timely, effective, and affordable services, including enhanced enforcement of insurance parity requirements. From routine denials of coverage to lack of in-network providers to burdensome authorization processes, accessing mental health care in Maryland is often difficult and expensive. And, it shouldn’t be. There are federal protections in place that ideally, would protect Maryland consumers.

HB 455 would help address all of these concerns by helping us identify where the gaps are. By requiring a report from health insurance carriers and other health plans in Maryland detailing federal Parity Act compliance, we can start to piece together what services and coverage exist and where we can do better. The goal of the bill is to help advocacy groups like NAMI and state insurance regulators identify gaps in federally-required coverage, including reports about:

- In-network benefits and out-of-network benefits, substance use disorder coverage, prescriptions drug coverage, and other information.
- Specific information about all covered and not covered mental health benefits and treatment limitations.
- The numbers of plan members receiving mental health and substance use disorder services and more.

Despite state and federal laws which require parity, enforcement is virtually nonexistent. NAMI supports efforts like HB 455 to reduce barriers and increase access to effective treatment, reaching and treating individuals with mental illness, and inclusion of family members in all of these efforts. We will continue to advocate for effective outreach, engagement, treatment and community supports for all those affected by mental illness in Maryland, no matter their race, social, geographical, economic or other status. For these reasons, NAMI Maryland asks for a favorable report on HB 455.

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