



Testimony on HB 455

Health Insurance – Coverage for Mental Health Benefits and Substance Use

Disorder Benefits – Treatment Criteria

House Health & Government Operations Committee

February 20, 2020

POSITION: SUPPORT

I am the Billing Manager of Key Point Health Services, Inc., a community-based behavioral health provider located in multiple Maryland Counties. Our organization serves over 5,000 individuals every year, offering OMHC, PRP, RRP and Outreach services.

Improving access to mental health or addiction treatment for individuals with commercial insurance is a critical need in my community. We provide School based mental health services in three Maryland counties and this program has a very high demand for Private Insurance clients.

Despite the great need for improved access to treatment, my organization has encountered barriers to increasing our participation in insurance plans offered by commercial carriers.

- The timeframe for credentialing is generally 90 days although with some of the commercial carriers it can take up to six months which causes issues with being able to see clients in a timely manner.
- Due to the low reimbursement rates it deters us from expanding services for this population.
- We have had an overwhelming issue with claims being denied due to providers not being credentialed even though they are credentialed. This

When we aren't credentialed to serve an individual seeking care through an insurance plan, significant costs accrue to us as an organization or to the individual seeking care.

- We continue to provide services to clients even though providers are not credentialed therefore we are forced to write off services that are provided.

We believe that the Maryland Insurance Administration (MIA) must be proactive in examining carrier practices – including carriers' actual implementation of policies that impact access to behavioral health treatment – in order to ensure that Marylanders with behavioral health needs have access to services for which they pay their insurance premiums.

We urge a favorable report for HB 455.