



Committee: House Health and Government Operations Committee

Bill Number: House Bill 455

**Title: Health Insurance – Coverage for Mental Health Benefits and Substance Use
Disorder Benefits – Treatment Criteria**

Hearing Date: February 20, 2020

Position: Support

The Maryland Nurses Association (MNA) supports *Senate Bill 334 – Health Insurance – Coverage for Mental Health Benefits and Substance Use Disorder Benefits – Treatment Criteria*. This bill would require insurance carriers to report annually on their compliance with the federal Mental Health Parity and Addiction Equity Act and establishing the Parity Enforcement and Education Fund.

MNA has been a strong supporter of efforts to increase access to behavioral health services across the state. This includes our support for HB 1318 (Ch. 309) in 2016, which required the Maryland Insurance Administration to promulgate regulatory standards regarding network adequacy by geographic accessibility, average wait times for appointments, and provider to enrollee ratios for both primary and specialty care.

In addition to the criteria included in the network adequacy requirements, this bill will ensure that coverage for behavioral health services is on par with somatic health services and that insurance carriers are not limiting access by establishing more restrictive policies behavioral health services. Without a mechanism to review and enforce federal parity requirements, many patients in Maryland with a behavioral health condition will continue to wait for needed behavioral health treatment or unnecessarily pay out-of-pocket for treatment, when they're able to, even when they have insurance coverage.

Thank you for your consideration of our testimony, and we urge a favorable vote. If we can provide any further information, please contact Robyn Elliott at relliott@policypartners.net or (443) 926-3443.