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**Health Insurance – Consumer Protections – HB 959
House Health and Government Operations Committee
February 20, 2020
Support with Amendments**

Thank you for the opportunity to submit testimony in support of HB 959 with amendments. This testimony is submitted on behalf of the Legal Action Center, a law and policy organization that fights discrimination against individuals with histories of substance use disorders, HIV/AIDS and criminal history records. In Maryland, we have worked with our partners to ensure that the implementation of the Affordable Care Act (ACA) provides robust coverage of substance use disorder and mental health benefits, at parity, as required under federal law.

The Legal Action Center supports HB 959 to ensure that the full range of consumer protections adopted under the ACA are incorporated into Maryland law should legal challenges dismantle federal protections. Although Maryland’s mandated benefits required coverage of mental health and substance use disorder services prior to enactment of the ACA, the inclusion of these benefits at parity in federal law has required more comprehensive and equitable coverage across the individual, small and large group markets in Maryland. Losing those protections would have devastating consequences for the treatment of substance use disorders.

HB 959 would also regulate a health plan’s Summary of Benefits and Coverage (SBC); the key source of information for consumers when shopping for health plans and understanding the coverage they have purchased. **Presently, federally-regulated SBCs identify the plan’s mental health and substance use disorder benefits and any limitations on those benefits.** The SBC provision in HB 959 does not identify these benefits in the list of uniform definitions, Sec. 15-1A-15(E)(1). To ensure that Marylanders continue to receive this critical information as they purchase plans, we request an amendment to the list of definition on pages 20-21, as follows:

p. 21, line 10, strike “and” add a new line 11 to read:

**(XIII) MENTAL HEALTH AND SUBSTANCE USE DISORDER SERVICES,
AND**

Thank you for considering our views.

Ellen M. Weber, J.D.
Vice President for Health Initiatives
Legal Action Center
810 1st Street, N.E., Suite 200
Washington, D.C. 20002
202-544-5478 Ext. 307; eweber@lac.org

New York
225 Varick Street New York, New York 10014
Phone: 212-243-1313 Fax: 212-675-0286
E-mail: lacinfo@lac.org • Web : www.lac.org

Washington
810 First Street, NE, Suite 200, Washington, DC 20002
Phone: 202-544-5478 Fax: 202-544-5712

