

LARRY HOGAN
Governor

BOYD K. RUTHERFORD
Lt. Governor



Maryland

INSURANCE ADMINISTRATION

KATHLEEN A. BIRRANE
Commissioner

JAY COON
Deputy Commissioner

200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202
Direct Dial: 410-468-2408 Fax: 410-468-2020
Email: Michael.paddy@maryland.gov
www.insurance.maryland.gov

**TESTIMONY OF
THE
MARYLAND INSURANCE ADMINISTRATION
BEFORE THE
SENATE EDUCATION, HEALTH, AND ENVIRONMENTAL AFFAIRS COMMITTEE**

JANUARY 20, 2021

**SENATE BILL 161– TASK FORCE TO STUDY ACCESS TO MENTAL HEALTH CARE IN HIGHER
EDUCATION**

POSITION: LETTER OF INFORMATION WITH AMENDMENTS

Thank you for the opportunity to provide written comments regarding Senate Bill 161. Senate Bill 161 establishes a task force to study access to mental health care in higher education.

Currently Senate Bill 161, as drafted, does not include the Maryland Insurance Administration (MIA) as a task force member. The MIA would like to be included as a member and has submitted an amendment to be added to the task force as a member.

The MIA enforces insurance regulatory laws. Those enforcement activities include the receipt and investigation of consumer complaints and, specifically with respect to health care, appeals and grievances arising from health care denials. In addition to addressing specific consumer issues, the MIA initiates its own investigations and examinations respecting carrier compliance with insurance laws through market conduct examinations and investigations. With respect to both the consumer complaint/appeals and grievance processes and the activities of the MIA's Life and Health market conduct unit, the MIA has a unique and informed perspective regarding mental health care needs and the financing of those needs through insurance and other sources.

The MIA's enforcement activities include the enforcement of mental health parity legislation, as well as network adequacy laws. The MIA is actively engaged with public and private partners in revising its network adequacy regulations and access to mental health services are a significant element of its proposed changes. The MIA is also focused on the development of mental health parity reporting regulations and, in that role, is working with a broad group of

state and national resources with expertise in mental health, access to mental health care, and parity measures and metrics. This work includes understanding and appreciating differences among persons in need of mental health services and we believe that the MIA work in these areas will be of value to the task force.

Further, one of the primary missions of the MIA is to assist Marylanders understand their rights and obligations as insureds, including coverage for mental health services. Indeed, the MIA recently hosted a ninety-minute virtual educational session for consumers and providers related specifically to mental health claim services.

The MIA has been an active participant on the Commission to Study Mental and Behavioral Health in Maryland. The MIA believes that it would likewise be a valuable member of this task force and will offer a unique perspective to help complete the conversation among other task force members.

The Maryland Insurance Administration urges the Committee to adopt the attached amendment for Senate Bill 161.

BY: Maryland Insurance Administration

AMENDMENTS TO SENATE BILL 161
(First Reading File Bill)

AMENDMENT NO. 1

On page 2, after Line 6, insert “(7) **THE MARYLAND INSURANCE COMMISSIONER, OR THE COMMISSIONER’S DESIGNEE.**”

On page 2, Line 7, strike “(7)” and insert “(8)”

On page 2, Line 13, strike “(8)” and insert “(9)”

Rationale: This would add the Maryland Insurance Administration to the task force established in the bill.