



MDDCSAM is the Maryland state chapter of the American Society of Addiction Medicine whose members are physicians and other health providers who treat people with substance use disorders

HB 460 Consumer Health Access Program for Mental Health and Addiction Care – Establishment
Senate Finance Committee. February 22, 2022

SUPPORT

Even under ideal circumstances, for people NOT in a health crisis, navigating our byzantine private healthcare “system” can be a tremendous **challenge for anyone, even those with adequate internet access, adequate phone minutes, a warm place to wait on hold, and the capacity to understand rules, exclusions, co-pays, deductibles, networks, as well as options & consequences when adequate networks are not available.**

Some individual Maryland healthcare providers, with their own separate rules or sub-plans, include CareFirst, CareFirst CHPMD, Jai Medical Systems, Maryland Physicians Care, Medstar Family Choice, Priority Partners, UnitedHealthCare, UnitedHealthOne, UnitedHealthCare Connected, Kaiser Permanente, Aetna, CoventryOne, Celtic, Amerigroup Community Care, Medicare, Cigna Preferred Plus Medicare (HMO), Kaiser Permanente Medicare Advantage HIGH MD (HMO), Kaiser Permanente Medicare Advantage Value Balt (HMO), Kaiser Permanente Medicare Advantage Standard MD (HMO), UnitedHealthcare Dual Complete Plan 1 (HMO-POS D-SNP), Cigna TotalCare (HMO D-SNP), MedPlus MediGap Plan G - Level 1, etc. **(There are 38 Medicare Advantage Plans in Baltimore, e.g.).**

For those with certain behavioral health conditions, regardless of whether they are in crisis, it is no wonder that **access to mental and substance use services is very limited**, even when it is technically “covered.” Exacerbations of behavioral health and substance use conditions ***often sap an individual’s energy, motivation, and ability to function normally***, making the challenge of understanding insurance requirements – ***all but impossible for those most in need of help.***

This Consumer Choice Access Program can improve the **serious access limitations to behavioral health services**. It will **serve all Marylanders in need** of help, **regardless of insurance status**, when consumers are **most in need of timely services**.

Importantly, **help with filing complaints, grievances & appeals when appropriate**, which is very difficult for consumers on their own, would tend to **improve the system** overall. The program will also be able to **identify treatment gaps**.

Respectfully,

Joseph A. Adams, MD, FASAM, Chair, Public Policy Committee