

February 22, 2022

Senate Bill 460 – Consumer Health Access Program for Mental Health and Addiction Care – Establishment SUPPORT

Chair Kelley, Vice Chair Feldman, and members of the Senate Finance Committee,

The National Alliance on Mental Illness, Maryland and our 11 local affiliates across the state represent a statewide network of more than 45,000 families, individuals, community-based organizations and service providers. NAMI Maryland is dedicated to providing education, support and advocacy for persons with mental illnesses, their families and the wider community.

There is no health care without mental health care. Unfortunately, mental illness is often treated differently than other health conditions by health insurance plans. That’s why parity — covering mental health and addiction care at the same level as other health care — has been a priority issue throughout NAMI’s history. About one in five adults in the U.S. has a mental health condition, and nearly 20 million people aged 12 and older have a substance use disorder.

NAMI successfully fought for passage of a federal parity law in 2008 called the Mental Health Parity and Addiction Equity Act that was intended to improve coverage for mental health and addiction treatment. But millions of Americans were not covered by the federal parity law, leaving many excluded from the mental health and substance use coverage they needed. The Affordable Care Act (ACA) brought federal parity protections to people covered by individual and small group health plans.

The ACA also eliminated many of the inequities that kept people with mental illness from accessing care by banning health insurance plans from discriminating against people with pre-existing conditions, like mental illness. Despite these laws, the promise of true parity has not been achieved, and many people with mental illness are still being denied the care that they need and deserve.

Senate Bill 460 would create a one stop shop for parity assistances. The Consumer Health Access Program (CHAP) will have a toll-free helpline, an online assistance portal, and on-the-ground assistance provided by people with lived experiences from diverse backgrounds across Maryland to help people, no matter their insurance type, get access to mental health and addiction treatment. CHAP would also help Marylanders enroll in insurance, understand their insurance coverage for mental health and addiction treatment, and resolve insurance barriers to treatment. CHAP will assist Marylanders find providers who take their insurance to avoid paying high out-of-pocket costs. CHAP will represent individuals when they want to challenge an insurance denial.

For these reasons, NAMI Maryland asks for a favorable report on **SB 460**.

Kathryn S. Farinholt
Executive Director
National Alliance on Mental Illness, Maryland

Contact: Moira Cyphers
Compass Government Relations
MCyphers@compassadvocacy.com