

**Senate Bill 460 Consumer Health Access Program for Mental Health  
and Addiction Care - Establishment**

Finance Committee

February 22, 2022

**Position: SUPPORT**

The Mental Health Association of Maryland is a nonprofit education and advocacy organization that brings together consumers, families, clinicians, advocates and concerned citizens for unified action in all aspects of mental health and substance use disorders (collectively referred to as behavioral health). We appreciate the opportunity to provide this testimony in support of Senate Bill 460.

SB 460 establishes a Consumer Health Access Program (CHAP) to assist Marylanders in navigating health insurance barriers that make it difficult to access mental health and substance use treatment.

Easy access to behavioral health treatment is needed now more than ever – nearly 40% of Marylanders reported symptoms of anxiety or depression last year, yet nearly a third of those individuals were unable to get needed counseling or therapy; over 45% of Maryland youth aged 12-17 who reported symptoms of depression over the last year did not receive any mental health care; nearly 3,000 Marylanders died from a drug overdose last year and another 650 lost their lives to suicide – but understanding health insurance coverage and navigating insurance-related barriers is often very challenging, leading many to pay high out-of-pocket costs for care or forgo treatment altogether.

SB 460 creates a one-stop shop for all insurance-related matters. The 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 behavioral health care. CHAP will help Marylanders enroll in insurance, understand their coverage for mental health and substance use care, and resolve insurance barriers to treatment. It will help people find providers who take their insurance, and it will represent people when they want to challenge an insurance denial.

The Consumer Health Access Program will break down health insurance barriers and assist Marylanders in accessing mental health and substance use care when and where needed. **For these reasons, MHAMD supports SB 460 and urges a favorable report.**

*For more information, please contact Dan Martin at (410) 978-8865*