



SB 460 – Consumer Health Access Program for Mental Health and Addiction Care Act – Establishment

Committee: Senate Finance

Date: February 22, 2022

POSITION: Support

The Maryland Coalition of Families: Maryland Coalition of Families (MCF) helps families who care for a loved one with behavioral health needs. Using personal experience, our staff provide one-to-one peer support and navigation services to family members with a child, youth or adult with a mental health, substance use or gambling issue.

MCF strongly supports SB 460.

Our organization provides family peer support. Along with this, we try to provide families with knowledge about resources, and help them navigate systems such as education, the Department of Juvenile Services, and mental health and substance use treatment. What our staff don't know much about, but encounter time and again, is how to navigate insurance. SB 460 would establish a program where families could go to get help with health care coverage issues for mental health and substance use treatment. This is desperately needed.

Some of the issues that families bring to us and need help with:

- They've been unable to identify an in-network provider for mental health or substance use treatment at all, and need help identifying an out-of-network provider.
- Their child or other loved one has been on a waiting list for months to see a therapist or psychiatrist, and need help accessing services in a timely manner.
- They are having difficulty accessing services because they have both private insurance and Medicaid, and need help navigating the complexities of this.

Our families that are caring for a child or other loved one with a substance use disorder especially encounter difficulties:

- Their loved one is denied residential treatment. The family is told that the person must "fail first" at lower levels of care, even when an ASAM evaluation indicates that the individual needs residential treatment. Families need help with filing a complaint.
- Their loved one is only approved for a few days or weeks of residential treatment, when they need longer. Families need help on how to appeal the decision.

Many of these families are in crisis when they are encountering these behavioral health care challenges and barriers. They need help immediately.

SB 460, if enacted, would provide them with this help. It has the added benefit of allowing the state to identify systemic issues with health care coverage that need to be addressed.

We urge a favorable report on SB 460.

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