



**Committee:** Senate Finance Committee

**Bill Number:** Senate Bill 395 - Health Insurance – Individual Market Stabilization – Extension of Provider Fee

**Hearing Date:** February 9, 2022

**Position:** Support

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The Licensed Clinical Professional Counselors of Maryland (LCPCM) strongly supports *Senate Bill 395 – Health Insurance -Individual Market Stabilization – Extension of Provider Fee*. The bill extends the Reinsurance Program through 2028.

Under the Reinsurance Program, silver level plans through the Health Benefit Exchange have been far more affordable; and as a result, a much higher percentage of people have enrolled in these plans. Because silver plans have lower cost sharing requirements than bronze plans, more people can afford to obtain health care services under silver plans. When people with bronze plans try to obtain health care services, they may still struggle to afford care because of the cost-sharing requirements.

Cost-sharing requirements are a significant barrier for people seeking long-term or intensive behavioral health services, such as substance use disorder treatment. The Reinsurance Program has made these services more accessible because cost-sharing is not as much of a barrier in the subsidized silver plans.

Please continue the highly successful Reinsurance Program and vote favorably on SB 395. If we can provide any additional information, please contact Robyn Elliott at [relliott@policypartners.net](mailto:relliott@policypartners.net) or (443) 926-3443.