



## **Maryland Addictions Directors Council**

### **House Health & Government Operations Committee**

**February 17, 2022**

### **Written Testimony in Support of HB 912**

### **Health Insurance – Provider Panels – Coverage for Nonparticipation**

### **Consumer Payment Protection Bill**

Maryland Addictions Directors Council (MADC) represents outpatient and residential SUD and dual recovery treatment across the State of Maryland. Our members provide over 1,000 residential treatment beds across Maryland and provide treatment on the front lines of the Opioid Epidemic.

MADC strongly supports HB 912, the Consumer Payment Protection Bill. MADC providers see first-hand the limited health plan networks that result in more costly treatment or no treatment for those in need. When people are in crisis and open to SUD treatment, time is of the essence. Treatment delivered as rapidly as possible provides the best chance to engage those in need. The barriers to coverage including negotiating long wait times for limited in-network benefits or administrative jostling and delays to obtain more expensive out of network providers are obstacles to life saving treatment.

In areas with reduced coverage, even if an out of network provider is secured, these non-network providers can bill clients for the cost of the treatment “not covered” by the client’s carrier. Effectively Marylanders most in need, pay twice: once for insurance premiums and twice to access care that should be covered under the carrier’s network.

A recent study entitled *Improving Access to Evidence-Based Medical Treatment for Opioid Use Disorder: Strategies to Address key Barriers within the Treatment System* (Madras, Ahamad, Wen & Sharfstein, April 2020, p. 17) details the enormous gap in SUD need versus treatment access. The study cites a national survey from 2018. In this recent survey 30% of those with SUD who did not seek treatment indicated they did not seek treatment because they did not have health insurance coverage or could not afford care. The article goes on to cite the failure of payers to meet the Mental Health Parity and Addiction Equity Act (2008) in several ways including payors failing to provide timely access to in-network mental health and addiction treatment providers.

*(over)*

MADC strongly supports HB 912, the Consumer Payment Protection Bill, which will:

- Require the health insurer to inform people of their right to get approval to go to a non-participating provider if mental health and substance use disorder services are not available within a reasonable time or distance.
- Health plans would be required to pay the non-network provider a fair reimbursement rate for treatment so that Marylanders would pay just once for the cost of an in-network service.
- Health plans will have an incentive to expand in-network services to cover more mental health and substance use disorder providers thereby improving access for plan members.

In closing, thank you for the opportunity to offer written testimony. Maryland Addictions Directors Council strongly supports HB 912.

Sincerely,

*Kim Wireman*

Kim Wireman  
Board Member, MADC