



**House Health and Government Operations Committee
February 17, 2022**

**House Bill 912
Health Insurance - Provider Panels - Coverage for Nonparticipation**

Support

NCADD-Maryland supports House Bill 912. Network adequacy problems among insurance carriers in Maryland persist despite attempts by the General Assembly and the Maryland Insurance Administration (MIA) to fix them. The results of the reviews of reports from the carriers to the MIA for the last few years have proved what we knew to be true, that carriers' networks are inadequate.

We know networks for mental health and substance use disorder services are particularly poor and the concern about consumers paying twice for their care when they get permission to go out of network due to this inadequacy have only increased during the pandemic.

Insurance carriers must do their part to address the opioid overdose crisis we are in – a crisis only exacerbated because of COVID. We believe this bill creates an appropriate incentive for carriers to expand their networks while ensuring that consumers have access to out of network providers when necessary without a financial penalty in the form of balance billing.

We urge a favorable report on House Bill 912.

The Maryland Affiliate of the National Council on Alcoholism and Drug Dependence (NCADD-Maryland) is a statewide organization that works to influence public and private policies on addiction, treatment, and recovery, reduce the stigma associated with the disease, and improve the understanding of addictions and the recovery process. We advocate for and with individuals and families who are affected by alcoholism and drug addiction.