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**SB3 9-8-8 Trust Fund - Funding  
FAVORABLE  
Senate Budget and Taxation Committee  
January 19, 2023**

Good afternoon, Chairman Guzzone and Members of the Senate Budget and Taxation Committee. I am Lois Meszaros, Ph.D. AARP member, and resident of Anne Arundel County. As you may know, AARP Maryland is one of the largest membership-based organizations in the Free State, encompassing almost 850,000 members. **AARP MD supports SB3 9-8-8 Trust Fund - Funding.** We thank Senator Augustine for sponsoring this legislation.

SB 3 provides that in fiscal year 2025, the Governor shall include in the annual budget bill an appropriation of \$12,000,000 to the 9–8–8 Trust Fund. This appropriation would support the Trust Funds’ efforts in developing and implementing a statewide initiative for the coordination and delivery of the continuum of behavioral health crisis response services in the State, including: (i) Crisis call centers; (ii) Mobile crisis team services; (iii) Crisis stabilization centers; and (iv) Other acute behavioral health care services.

At least one in five older Americans has a mental health condition. Among Medicare beneficiaries age 65 and older, the most common mental disorders are depression, anxiety, dementia, and other neurocognitive impairments. By 2030, the number of older people with such disorders is expected to double.

Mental disorders seldom occur in isolation and can often lead to serious physical health issues. However, they are frequently undiagnosed or misdiagnosed in older patients. Older adults are more likely than younger adults to receive inappropriate or inadequate mental health services. One reason is that primary care practitioners—who provide most mental health care under Medicare—have insufficient training in the assessment and treatment of mental disorders associated with aging. Perceived social stigma and denial can also impede accurate diagnosis and treatment.

While Medicare’s coverage of mental health and substance abuse services has improved over the years, restrictions that do not apply to other health services remain. These include a lifetime limit of 190 days for psychiatric care in freestanding psychiatric hospitals. Medicare covers some mental health-related preventive services with no cost-sharing, including annual screenings for depression and alcohol misuse screening. But coverage for subsequent services can be limited and should be increased.”

After retiring and returning to Severna Park, I began receiving calls from older adults saying that Novitas Solutions, Inc., which manages the insurance for Medicare patients, recommended they

contact me as I was new to the area and might be accepting new patients. These older adults had been unable to locate a therapist who was accepting new patients, as therapists are overwhelmed with referrals. These older adults were expressing feelings of isolation, anxiety, and depression resulting from events such as losing loved ones during Covid, experiencing residual effects from having Covid and being isolated due to many of their previous activities going virtual. Many older adults do not have the equipment, funds to purchase the equipment, or the knowledge to function in the virtual realm. For many older adults this has become a frightening new world that they are finding difficult to navigate. Having a phone number (988) to call is a quick and easy way for them to get help and is easy to remember. By calling 988 they receive immediate access to a trained mental health professional who is available 24/7 and able to listen and assist with current behavioral health problems.

The development, implementation and expansion of mobile crisis team services has greatly benefitted older adults as it brings crisis services to them. Some older adults are no longer able to drive and obtaining transportation is both difficult and costly. Having a trained team come to their home with needed assistance rather than trying to get to an emergency room or doctor's office is so much more effective and efficient. Helping older adults get appointments within 24 to 48 hours has prevented crisis situations from escalating.

During my years of work, I have seen a major expansion in the request for behavioral health services. This is true for older adults who are experiencing a way of life that is less human contact and more social media. Older adults enjoy socializing, having lunch at the senior center and sitting next to their neighbors in church. They want to hug their grandchildren and talk to them not communicate by text. Having stabilization centers available where older adults can feel safe and get support is adding a needed service. Often removing a person from a toxic environment even briefly, will improve the situation.

As a psychologist in Maryland, I am aware of the unmet need for services. People needing help are often waiting days and even months for services. The passage of this bill will help provide needed behavioral health services to thousands of people who are seeking crisis services.

For these reasons AARP Maryland supports SB3 9-8-8 Trust Fund – Funding and respectfully requests the Senate Budget and Taxation Committee to issue a favorable report. For questions, please contact Tammy Bresnahan, Director of Advocacy for AARP Maryland at [tbresnahan@aarp.org](mailto:tbresnahan@aarp.org) or by calling 410-302-8451.