

February 1, 2023

Chairwoman Griffith, Vicechair Klausmeier and distinguished members of the Finance Committee,

The National Alliance on Mental Illness, Maryland and our 11 local affiliates across the state represent a statewide network of more than 45,000 families, individuals, community-based organizations, and service providers. NAMI Maryland is a non-profit that is dedicated to providing education, support, and advocacy for persons with mental illnesses, their families and the wider community.

SB108 aims to require health insurers, non-profit health services plans, and health maintenance organizations to provide coverage for annual behavioral health wellness visits. Many health insurance plans cover annual health check-ups once a year. This is a common example of preventative care. However, many of these plans do not cover annual mental and behavioral health wellness visits.

The Mental Health Parity and Addiction Equity Act of 2008 prohibits discriminatory insurance coverage for those with mental health or substance abuse disorders. Though this Federal legislation is over a decade old, insurance companies are unwilling to comply with this law and enforcement from governmental bodies has been inadequate. NAMI MD supports mandatory coverage and full parity for mental health that is equal in scope to physical health coverage. Insurance plans must cover mental illnesses at parity with all other medical disorders. Consumers should be empowered to achieve wellness through behavioral health screenings as people with serious mental health illnesses have the same rights and expectations as anyone else to live healthy and fulfilling lives.

Screening for the health and wellbeing of a person is already a well-established practice. We screen for vision, hearing, overall physical health, and wellbeing, so as a state, we should be taking steps to implement mental health screenings as well. Research shows that early identification and intervention leads to better outcomes. According to the National Institute of Mental Health, nearly 1 in 5 adults live with a mental illness. Almost 50% of adolescents have a mental disorder. ¹ For Marylanders to seek treatment for mental illness, they first must be made aware of its existence. Requiring insurance plans to cover an annual mental health screening not only forces them to comply with parity law, it also alleviates the stigma surrounding mental health conditions.

For these reasons, NAMI MD urges a favorable report.

¹ <https://www.nimh.nih.gov/health/statistics/mental-illness>