



**Senate Finance Committee
January 31, 2023**

**Senate Bill 108
Health Insurance – Annual Behavioral Health Wellness Visits –
Coverage and Reimbursement
Support**

NCADD-Maryland supports Senate Bill 108 which will require commercial insurance carriers to reimburse for a “Behavioral Health Wellness Visit.” The requirement will create greater equity between somatic care and behavioral health care, for just as we are afforded an annual physical, we should, if we choose, to also have a behavioral health assessment.

These comprehensive assessments are used by trained clinicians authorized by Maryland law to determine if we have a diagnosable mental health or substance use disorder. But unlike a physical when we’re lucky enough to not have any health problem identified, if the clinician does not find a diagnosable behavioral health disorder, they do not get reimbursed by insurance.

What does this do? It deters people from asking for help at the early stages of a problem. Just like with a physical, if a problem is detected early, interventions can take place. We know this benefits health outcomes, and saves money in the health care system. If a problem is not detected, we can learn strategies on how to avoid them down the road.

There unfortunately is great stigma around mental health and substance use disorders. It is one of the many barriers to care. If people have a choice to get a behavioral health wellness visit, problems may be detected earlier and hopefully treatment can start sooner. The fiscal note on the bill lists all the mandated screenings that are covered under the Affordable Care Act. A screening is not the same thing as a comprehensive assessment. We’ve all had those screenings – where our primary care provider asks use how much alcohol we drink, do we feel depressed, if we use drugs. Those are important tools for identifying the next step in the process – a full assessment. It is only at that level that a diagnosis can be made.

We ask you to remember that not everyone will choose to engage in a behavioral health wellness visit. We also ask you to realize that for those who do, there will be a percentage of people who truly need help who might actually get it a little sooner and have better outcomes.

We urge a favorable report on Senate Bill 108.