



Senate Finance Committee
February 28, 2024

Senate Bill 684
Health Insurance - Mental Health and Substance Use Disorder Benefits –
Sunset Repeal and Modification of Reporting Requirements
Support

NCADD-Maryland supports Senate Bill 684, which would codify a series of recommendations made by the Maryland Insurance Administration (MIA) in its report on carriers' compliance with the federal Mental Health Parity and Addiction Equity Act (the Parity Act).

We believe the recommendations from the MIA are strong in their attempt to hold carriers accountable to complying with the Parity Act, a law passed in 2008. It was clear from the MIA's report and subsequent recommendations, that many carriers are failing to not only comply with the Parity Act, but also with the reporting requirements this General Assembly enacted in 2020.

Compliance with the Parity Act is not an exercise in policy wonkiness. The law was designed to ensure that mental health and substance use disorders services are covered no less generously than other health issues. Its impact is significant. According to the Kaiser Family Foundation, "Strengthening behavioral health parity protections is just one part of a larger policy discussion that includes addressing the behavioral health workforce shortage, rising behavioral health treatment needs among children and youth, an inadequate health care infrastructure to address those in crisis, and the need for improved coordination and integration of primary care and behavioral health care in the health care delivery system."¹

Along with these important system implications, Parity is about ensuring people have access to the services they need. This impacts people's lives every day. This Committee and the whole General Assembly have worked for many years now trying to improve the quality of services and access to them. Strengthening compliance reporting requirements will force carriers to do better. We ask you to hold insurance carriers accountable by giving a favorable report to Senate Bill 684.

¹ <https://www.kff.org/mental-health/issue-brief/mental-health-parity-at-a-crossroads/>