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[www.DisabilityRightsMD.org](http://www.DisabilityRightsMD.org)

## Senate Finance Committee

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

February 28, 2024

Position: Support

Disability Rights Maryland (DRM) is the protection and advocacy organization for the state of Maryland; the mission of the organization, part of a national network of similar agencies, is to advocate for the legal rights of people with disabilities throughout the state. In the context of mental health disabilities, we advocate for access to person-centered, culturally responsive, trauma-informed care. DRM supports Senate Bill 684, which requires health insurance carriers operating in Maryland to annually report their compliance with the Mental Health Parity and Addiction Equity Act. SB 684's protections are crucial to guaranteeing our clients have access to the mental health care they need.

Maryland's health insurers must be required to demonstrate that they offer non-discriminatory coverage of and access to mental health and substance use care by submitting annual reports that prove their insurance practices are equitable. If this burden is not placed on the carriers, it inevitably falls to individuals who are seeking care, creating barriers that bar people from obtaining the care they need to thrive in their communities.

Many Marylanders with disabilities lack access to clinically appropriate mental health care that is covered by their insurance due to inadequate provider networks, which leads to unnecessary hospitalization and socioeconomic instability. Properly analyzing nonquantitative treatment limitations is vital to ensuring adequate provider networks given the impacts that inadequate reimbursement rates and excessive administrative burdens have on network adequacy; and thus our clients access to appropriate care. Parity compliance reporting must also include transparent and thorough analysis of medical necessity criteria used to ensure insurance companies are applying comparable standards to those used for somatic healthcare services.

Without the reporting identified in SB 684, Marylanders are likely to be improperly denied authorization for services and medications or unable to find network providers. Strong enforcement of the Parity Act can address many of these barriers to care without further burdening our clients, who are often ill-equipped to navigate the complexities of insurance coverage, especially if they are experiencing a crisis.

DRM urges you to support SB 684 to ensure health insurance carriers are held accountable for providing equitable coverage of mental health and substance use care so that all Marylanders can access the mental health care they need to thrive in our communities. Please contact Courtney Bergan, Disability Rights Maryland's Equal Justice Works Fellow for more information at [CourtneyB@DisabilityRightsMd.org](mailto:CourtneyB@DisabilityRightsMd.org) or 443-692-2477.