



## Maryland Community Health System

**Committee:** Senate Finance Committee

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

**Hearing Date:** February 28, 2024

**Position:** Support

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The Maryland Community Health System (MCHS) supports Senate Bill 684 - *Health Insurance - Mental Health and Substance Use Disorder Benefits - Sunset Repeal and Modification of Reporting Requirements*. The bill alters reporting requirements on health insurance carriers relating to compliance with the federal Mental Health Parity and Addiction Equity Act (MHPAEA) and alters requirements for certain analyses of nonquantitative treatment limitations required of health insurance carriers. This bill also permits the Maryland Insurance Administration (MIA) to exercise discretion when reviewing subsets of nonquantitative treatment limitations under certain circumstances.

Federally qualified health centers (FQHCs) play a critical role in providing comprehensive and affordable healthcare services to underserved populations. These centers not only focus on physical health but also recognize the importance of mental health and addiction treatment. That is why FQHCs strongly support MHPAEA. FQHCs understand that mental health is an integral part of overall well-being, and they strive to provide accessible and high-quality care to individuals seeking treatment for these conditions.

Comprehensive reporting allows the MIA to effectively monitor and regulate insurance carriers, ensuring compliance with federal and state laws. Insurance carriers that are not in compliance need to be held accountable, and this bill continues to give the MIA the tools it needs to carry out the law's requirements. Based on the MIA's December report it is clear insurance carriers are not in compliance and we support incorporating the MIA's recommendations into law.

We ask for a favorable report. If we can provide any further information, please contact Michael Paddy at [mpaddy@policypartners.net](mailto:mpaddy@policypartners.net).