

MALCOLM AUGUSTINE  
Legislative District 47  
Prince George's County

PRESIDENT PRO TEMPORE

Executive Nominations Committee

Education, Energy and the  
Environment Committee



THE SENATE OF MARYLAND  
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February 13, 2024

**Senate Bill 124 - Maryland Medical Assistance Program and Health Insurance - Annual Behavioral Health Wellness Visits - Coverage and Reimbursement**

Dear Colleagues,

I am pleased to present **Senate Bill 124 - Maryland Medical Assistance Program and Health Insurance - Annual Behavioral Health Wellness Visits - Coverage and Reimbursement**, which aims to address systemic gaps in our behavioral health care system.

Maryland has made commendable strides in enhancing the response to behavioral health crises, but we must not overlook the importance of a comprehensive continuum of care. Senate Bill 124 seeks to rectify existing gaps by focusing on prevention and early intervention, ensuring that we address mental health concerns before they escalate into crises. According to a 2022 survey conducted by the Maryland Department of Health, approximately 12.3% of adult Marylanders reported poor mental health for more than 14 days in the past month. While these individuals may not meet the criteria for a diagnosable mental illness, their struggles undoubtedly impact their work, family, and relationships. The question we must ask is, where can they turn for support and intervention?

One of the critical issues at hand is that behavioral health providers are currently not covered for prevention or early intervention services—only for treatment. This means that individuals seeking assistance for symptoms in the early stages, before significant disruption occurs in their daily lives, often face barriers to reimbursement unless a formal diagnosis is made. This creates a system that predominantly relies on crisis-based referrals.

Several states, including Colorado, Massachusetts, Delaware, Connecticut, and Illinois, have already taken steps to bridge this gap by passing legislation requiring coverage of annual behavioral health wellness visits for prevention and early intervention. These visits differ from routine screenings, providing a comprehensive assessment of symptoms, risk factors, family history, and resources related to prevention and health promotion.

In Maryland, 314,000 individuals report not receiving the necessary mental health care, with one-third citing cost-related barriers. Senate Bill 124 aims to alleviate these obstacles by defining and mandating coverage for an annual "Behavioral Health Wellness Visit." This preventive service, provided at no cost to the patient, is designed to prevent mental illness and promote mental well-being.

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The bill outlines specific provisions, including the definition of a Behavioral Health Wellness Visit and the qualifications of providers who can offer this service. Importantly, it requires insurance carriers to cover and reimburse these visits at the same rate, irrespective of whether a behavioral health diagnosis is made. This mirrors the approach taken with annual physicals, ensuring that preventive visits are covered and providers are reimbursed. As for the cost implications, at the request of the Senate Finance Committee, the Maryland Health Care Commission completed a cost study that estimates a minimal 0.05% increase in premiums, or \$0.37 per member per month in 2025. This calculation assumes a 2% annual increase in the utilization of behavioral health services. Furthermore, and very importantly, the MHCC anticipates that a **total cost savings of 2.5%** will offset the increased cost share for new patients.

It's essential to highlight the distinction between a Behavioral Health Wellness Visit and a behavioral health screening in a primary care setting. The former allows for a more comprehensive assessment, including family history, risk factors, and the development of prevention plans. Unlike brief screenings, wellness visits complement a collaborative care approach by focusing on prevention and early intervention. To address billing concerns, the bill suggests using existing codes with appropriate modifiers or developing new codes, aligning with practices in other states such as Colorado and Massachusetts.

Senate Bill 124 is a critical step toward a more inclusive and effective behavioral health care system in Maryland. By prioritizing prevention and early intervention, we can reduce the burden on individuals, families, and the overall health care system. Thank you for your attention to this critical matter. I urge the committee to give a **favorable** report for **Senate Bill 124 - Maryland Medical Assistance Program and Health Insurance - Annual Behavioral Health Wellness Visits - Coverage and Reimbursement**.

Sincerely,

A handwritten signature in cursive script that reads "Malcolm Augustine".

Senator Malcolm Augustine