

February 21, 2024

Chairwoman Beidle, Vice Chair Klausmeier, and distinguished members of the Finance Committee,

The National Alliance on Mental Illness, Maryland and our 11 local affiliates across the state represent a statewide network of more than 58,000 families, individuals, community-based organizations, and service providers. NAMI Maryland is a non-profit that is dedicated to providing education, support, and advocacy for persons with mental illnesses, their families and the wider community.

The complexity of navigating the healthcare and insurance system is already a major obstacle for individuals seeking mental health care. The process can be incredibly overwhelming. Additional barriers exist for people with mental illness.

SB93 specifies utilization review criteria to be used for mental health and substance use disorder benefits. This legislation requires carriers to utilize review criteria and standards that have been developed by non-profit health care professional associations and/or specialty societies—this includes the WHO’s International Statistical Classification of Diseases and Related Health Problems or the American Psychiatric Association’s DSM. This increases transparency in the utilization review process by allowing providers a better understanding of how to meet those standards.

This bill also requires that private review agents take into account the need of atypical patient populations, and that standards are sufficiently flexible to allow deviation from norms when justified. Every individual is unique in their needs—and this bill helps account for that.

Finally, this legislation requires that private review agents discuss the medical necessity of the treatment request with the requesting provider before issuing an adverse decision. This will help decrease the volume of denials. The appeal process is difficult to navigate; by requiring a discussion between review agent and provider PRIOR to the issuance of a denial, we are helping facilitate better access to care for Marylanders who need it most.

For these reasons, we urge a favorable report.