



January 24, 2024

**Senate Finance Committee
TESTIMONY IN SUPPORT**

SB 217 – Health Insurance – Conformity with Federal Law

Behavioral Health System Baltimore (BHSB) is a nonprofit organization that serves as the local behavioral health authority (LBHA) for Baltimore City. BHSB works to increase access to a full range of quality behavioral health (mental health and substance use) services and advocates for innovative approaches to prevention, early intervention, treatment, crisis response, and recovery for individuals, families, and communities. Baltimore City represents nearly 35 percent of the public behavioral health system in Maryland, serving over 100,000 people with mental illness and substance use disorders (collectively referred to as “behavioral health”) annually.

Behavioral Health System Baltimore supports SB217 – Health Insurance – Conformity with Federal Law. This bill will ensure Maryland law incorporates the federal No Surprises Act and applies its protections to emergencies related to mental health and substance use disorders.

The No Surprises Act is an important piece of federal legislation protecting consumers from surprise bills during a medical emergency. These protections are critical to prevent exorbitant out-of-network costs. These costs can be considerable and can discourage people from seeking important medical care. These protections are just as important for emergencies related to mental health and substance use disorders. Individuals in crisis who are experiencing the emergency may not be able to choose which hospital or facility they are taken to and should be protected from surprise out-of-pocket costs.

An especially important aspect of this legislation ensures that services provided by behavioral health crisis stabilization centers are covered under these protections. Crisis stabilization centers are effective alternatives to emergency rooms that provide services designed specifically to address behavioral health crisis. These centers provide more timely services and are less costly than traditional hospital emergency departments. The state is currently expanding crisis stabilization center capacity through new Medicaid reimbursement opportunities and capital projects, so it is critical to incorporate their services into this legislation.

BHSB urges the Senate Finance Committee to pass SB217.

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