

MOTA Maryland Occupational Therapy Association

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Committee: **Senate Finance**

Bill Number: Senate Bill 902 - Health Insurance - Access to Nonparticipating Providers -

Referrals, Additional Assistance, and Coverage

Hearing Date: February 26, 2025

Position: Support

The Maryland Occupational Therapy Association (MOTA) supports Senate Bill 902 – Health Insurance - Access to Nonparticipating Providers - Referrals, Additional Assistance, and Coverage. The bill would remove the sunset to permanently authorize balance billing protections; align the balance billing protections with Maryland's regulatory time and distance standards to help consumers better understand and take advantage of their rights; require health insurers to provide assistance when individuals cannot find an out-of-network provider on their own; prohibit the use of prior authorization as an additional barrier to getting out-of-network care; and require balance billing protections for the full duration of the treatment plan requested.

Occupational therapists address barriers that individuals with mental health conditions in the community experience by providing interventions that focus on enhancing existing skills, remediating or restoring skills, modifying or adapting the environment or activity, and preventing relapse. As such, both the National Board for Certification in Occupational Therapy (NBCOT) and the American Occupational Therapy Association (AOTA) include mental health services within the scope of practice for occupational therapists.

Unfortunately, all carriers do not consistently recognize occupational therapy practitioners as mental health providers. This bill would allow consumers to access occupational therapy services when there are not sufficient in-network occupational therapy practitioners. In addition, it is critical for consumers to be aware of their right to request a referral for appropriate mental health services as they may not be aware of what services are available for the treatment of a mental health condition.

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