



Maryland Addiction Directors Council

Senate Finance Committee

February 24, 2025

Written Testimony in Support of SB 902

SB 902(2025)

Health Insurance – Access to Nonparticipating Providers – Referrals, Additional Assistance, and Coverage

Maryland Addictions Directors Council (MADC) represents outpatient and residential SUD and dual recovery treatment across the State of Maryland. Our members provide over 1,200 treatment beds across Maryland and provide treatment on the front lines of the Opioid Epidemic.

MADC strongly supports SB 902, the Access to Nonparticipating Providers Bill. MADC providers see first-hand the limited health plan networks that result in more costly treatment or no treatment for those in need. When people are in crisis and open to SUD treatment, time is of the essence. Treatment delivered as rapidly as possible provides the best chance to engage those in need. The barriers to coverage including negotiating long wait times for limited in-network benefits or administrative jostling and delays to obtain more expensive out of network providers are obstacles to life saving treatment.

In areas with reduced coverage, even if an out of network provider is secured, these non-network providers can bill clients for the cost of the treatment “not covered” by the client’s carrier. Effectively Marylanders most in need pay twice: once for insurance premiums and twice to access care that should be covered under the carrier’s network.

In Maryland approximately 80% of adults who were classified as needing SUD treatment did not receive treatment in 2022. Tragically, Maryland has experienced a 300% increase in overdose-related deaths in the last decade. In Baltimore City alone there have been approximately 900 deaths due to overdose a year for the last six years. A recent study entitled *Improving Access to Evidence-Based Medical Treatment for Opioid Use Disorder: Strategies to Address key Barriers within the Treatment System* (Madras, Ahamad, Wen & Sharfstein, April 2020, p. 17) details the enormous gap in SUD need versus treatment access. The study cites a national survey from 2018. In this survey 30% of those with SUD who did not seek treatment indicated they did not seek treatment because they did not have health insurance coverage or could not afford care. The article goes on to cite the failure of payers to meet the Mental Health Parity and Addiction Equity Act (2008) in several ways including payors failing to provide timely access to in-network mental health and addiction treatment providers.

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MADC strongly supports SB 902, the Access to Nonparticipating Providers Bill, which will:

- Require health insurers to provide help when individuals cannot find an out-of-network provider on their own
- Enable people seeking mental health and SUD care to get a referral to go out-of-network, not just those who already have a diagnosis
- Authorize the Maryland Health Care Commission (MHCC) to establish a reimbursement rate formula for out-of-network mental health and SUD providers
- Prohibit the use of prior authorization as an additional barrier to getting out-of-network care

In closing, thank you for the opportunity to offer written testimony. Maryland Addictions Directors Council strongly supports SB 902.

Sincerely,

Kim Wireman

Kim Wireman
Board Member, MADC