



**Senate Finance Committee**

**SB 902 – ACCESS TO NONPARTICIPATING PROVIDERS-REFERRALS, ADDITIONAL ASSISTANCE, AND COVERAGE**

**Date: February 26, 2025**

**Position: FAV**

**The Maryland Coalition of Families:** Maryland Coalition of Families (MCF) is a statewide nonprofit organization that provides family peer support services at no cost to families who have a loved one with a mental health, substance use, or problem gambling disorder. Using their personal experience as parents, caregivers and other loved ones, our staff provide emotional support, resource connection and systems navigation as well as support groups and educational trainings and workshops.

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Last year, we served nearly 5,000 families, and 73% were families with children.

Insurance barriers continue to be an issue for families. Many have spent countless hours making phone calls to providers to access behavioral health treatment for their loved ones, only to be met with long waitlists and obstacles with their insurance carriers. We have seen a gap in services and unmet needs in the behavioral health space due partly to the barriers these families face regarding insurance.

This bill will require health insurers to provide much-needed assistance for families when they cannot find an out-of-network provider independently. It will also ensure balance billing protections for when families receive out-of-network care. SB 902 will dismantle additional steps to getting out-of-network care by prohibiting the use of prior authorization, which delays treatment. Delays in treatment can increase the likelihood of a patient going into a crisis state.



Accessing mental health and substance use services adequately and with fewer barriers will lead to better outcomes for families and children when their needs are met sooner rather than later.

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