



February 12, 2025

**Senate Bill 411
Health Insurance - Postpartum Depression Screening - Required Coverage and
Authorized Cost Sharing
Senate Finance Committee**

Position: Favorable

The Maryland Catholic Conference (MCC) is the public policy representative of the three (arch)dioceses serving Maryland, which together encompass over one million Marylanders. Statewide, their parishes, schools, hospitals, and numerous charities combine to form our state's second largest social service provider network, behind only our state government.

Senate Bill 411 requires certain insurers, nonprofit health service plans, and health maintenance organizations to provide coverage for postpartum depression screening; authorizing the insurers, nonprofit health service plans, and health maintenance organizations to subject a copayment, coinsurance, or deductible requirement on coverage for postpartum depression screening; and applying the Act to all policies, contracts, and health benefit plans issued, delivered, or renewed in the State on or after January 1, 2026.

Screening for postpartum depression is essential and often coincides with the rapid physical, hormonal, and emotional changes that follow childbirth. The postpartum period is a time of immense transition, and while it brings joy, it can also introduce significant stress, anxiety, and emotional challenges. Early identification of postpartum depression through routine screening ensures that new mothers receive the support they need, reducing the risk of prolonged suffering. In 2020, approximately 13.4% of 995 Maryland mothers self-reported experiencing postpartum depressive symptoms.¹ However, not all cases are self-reported, and untreated symptoms can escalate to life-threatening thoughts or behaviors. Screening is a critical intervention for improving maternal outcomes, helping to detect depressive symptoms early, and fostering healthy relationships during this emotionally vulnerable time.

Moreover, ensuring coverage for postpartum depression screening lays the groundwork for broader maternal mental health support. It helps bridge the gap between initial detection and

¹ <https://marylandmatters.org/2023/08/07/the-united-states-is-failing-mothers-when-it-comes-to-maternal-mental-health-how-is-it-in-maryland/>

continued care, allowing mothers to access ongoing treatment and support services tailored to their needs. Addressing postpartum depression proactively strengthens family stability, promotes maternal well-being, and enhances the overall health of future generations. Investing in comprehensive postpartum care is not only a moral imperative but also a practical step toward building healthier families and communities.

For these reasons, the Maryland Catholic Conference asks for a favorable report on **SB 411**.

Thank you for your consideration.