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February 24, 2025

Senator Pamela Beidle, Chair  
Senator Antonio Hayes, Vice Chair  
Finance Committee  
Miller Senate Office Building, 3 East  
Annapolis, MD 21401

**RE: SB 902 – Health Insurance – Access to Nonparticipating Providers**  
**Position: SUPPORT**

Dear Chair, Vice-Chair, and Members of the Committee:

The Maryland Psychological Association, (MPA), which represents over 1,000 doctoral level psychologists throughout the state, asks the Health and Government Operations Committee to **SUPPORT SB 902**.

Access to mental health care is critical for fostering healthy communities, reducing societal costs, and enhancing individual well-being. Research demonstrates that untreated mental health conditions contribute to higher rates of unemployment, homelessness, substance abuse, and chronic medical conditions, which strain public resources. Furthermore, mental health care reduces crime rates and enhances workplace productivity, yielding economic benefits that far outweigh the cost of care.

Maryland's citizens have a significant problem accessing these critical and needed services, especially in-network treatment. *Inadequate provider panels are the direct result of the carriers' low reimbursement to behavioral health practitioners - rates have decreased more than 50% in the last twenty-five years.* In response to inadequate provider networks, Maryland law allows consumers with health insurance to go out of the network when the network panel cannot meet the subscriber's specific treatment needs. The Maryland General Assembly also passed a law in 2022 which assisted consumers by limiting their co-payment when they were forced to go out-of-the-network.

Unfortunately, the carriers added other barriers which impedes access to care. Insurance companies now require pre-authorization - which is not required for in-network services - when the consumer must go out-of-network because of inadequate provider panels. In addition, insurance companies negotiate below-market rates with out-of-network therapists so that many therapists are unwilling to provide services under these circumstances.

SB 902 works to provide consumers with needed protections so they can reasonably access mental health services when in-network care is not available based on standards which have been established in regulation. SB 902 prohibits insurance carriers from using pre-authorization for services as a barrier to treatment and also ensures that these protections remain in place for the duration of the treatment. In addition, SB 902 authorizes the Maryland Health Care Commission to establish a reimbursement rate formula for out-of-network providers in these circumstances – when consumers cannot access needed care because of the carriers' inadequate insurance networks.

As a result of all of the above, we ask that the Committee vote favorably and pass SB 902. If we can be of any further assistance to the Committee, please do not hesitate to contact MPA's Legislative Chair, Dr. Stephanie Wolf, JD, Ph.D. at [mpalegislativcommittee@gmail.com](mailto:mpalegislativcommittee@gmail.com).

Respectfully submitted,

*David Goode-Cross, Ph.D.*  
David Goode-Cross, Ph.D.  
President

*Stephanie Wolf, JD, Ph.D.*  
Stephanie Wolf, JD, Ph.D.  
Chair, MPA Legislative Committee

cc: Richard Bloch, Esq., Counsel for Maryland Psychological Association  
Barbara Brocato & Dan Shattuck, MPA Government Affairs