



Senate Finance Committee  
February 26, 2025

Senate Bill 902 – *Health Insurance – Access to Nonparticipating Providers – Referrals, Additional Assistance, and Coverage*

**POSITION: SUPPORT**

The Greater Washington Society for Clinical Social Work (GWSCSW) was established in 1975 to promote and advance the specialization of clinical practice within the social work profession. Through our lobbying, education, community building, and social justice activities, we affirm our commitment to the needs of those in our profession, their clients, and the community at large. On behalf of GWSCSW, we support Senate Bill 902.

Appropriate and adequate access to mental health and substance use disorder services is essential if the State is to address the increasing demand for these services. In 2022, legislation was passed to protect Maryland residents with private health insurance from having to pay higher costs when their insurance network did not have the practitioners necessary to meet their need for mental health and substance use disorder care and they were forced to go out-of-network. The protections provided by the 2022 legislation sunset in July 2025. Passage of Senate Bill 902 will extend the current protections and will also close existing gaps in the law that have been identified since the implementation of the original legislation.

Senate Bill 902 provides several provisions that will strengthen Maryland's current law. These include but are not limited to enabling insured who are seeking mental health and substance use disorder care to get a referral to go out-of-network without the requirement of having a diagnosis; aligning the balance billing protections with Maryland's current time and distance standards regulations, to help consumers better understand and take advantage of their rights to access out of network providers; requiring health insurers to provide assistance when individuals cannot find an out-of-network provider on their own; prohibiting the use of prior authorization as an additional barrier to getting out-of-network care; and ensuring that balance billing protections apply for the full duration of the treatment plan requested. Senate Bill 902 also authorizes the Maryland Health Care Commission (MHCC) to establish a reimbursement rate formula for out-of-network mental health and substance use disorder providers.

Passage of Senate Bill 902 is essential to ensuring Marylanders with private insurance are able to access services for mental health and substance use disorders in a timely manner without incurring additional expenses because the insurance carriers' network is insufficient, and insureds are forced to go out-of-network for necessary services. For these reasons we strongly request a favorable report.

**For more information call:**

Christine K. Krone  
Danna L. Kauffman  
410-244-7000

Greater Washington Society for Clinical Social Work: [www.gwscsw.org](http://www.gwscsw.org)

**Contacts:** Director, Legislation & Advocacy Program: Judy Gallant, LCSW-C; email: [judy.gallant@verizon.net](mailto:judy.gallant@verizon.net); mobile (301) 717-1004  
Legislative Consultants: Christine K. Krone and Danna L. Kauffman, Schwartz, Metz, Wise & Kauffman, PA,  
20 West Street, Annapolis, MD 21401

Email: [ckrone@smwpa.com](mailto:ckrone@smwpa.com); mobile (410) 940-9165 ; [dkauffman@smwpa.com](mailto:dkauffman@smwpa.com); mobile (410) 294-7759