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Date: February 26, 2025

Bill # / Title: Senate Bill 902 - Health Insurance - Access to Nonparticipating Providers – Referrals, Additional Assistance, and Coverage

Committee: Senate Finance Committee

Position: Support with Amendments

The Maryland Insurance Administration (MIA) appreciates the opportunity to share its support, with amendments, for Senate Bill 902.

Senate Bill 902 seeks to enable individuals with mental health and substance use disorders to receive services from out-of-network providers without additional costs, long travel distances, or extensive prior authorization requirements. In addition to these protections, the bill removes the sunset clause on certain already-established consumer protections and imposes additional requirements on insurance carriers to assist those seeking out-of-network treatment. These additional requirements include providing assistance to individuals who cannot find an out-of-network provider on their own, and ensuring that balance billing protections last for the full duration of the treatment plan requested. Finally, the bill changes the out-of-network referral process to enable people who are seeking mental health and substance use disorder care to get a referral prior to receiving a formal diagnosis.

The protections contained within Senate Bill 902 would represent an important step towards insurance plans providing equitable coverage for mental health and substance use disorder treatments relative to other healthcare services.

The MIA looks forward to continuing a dialogue with the sponsor and stakeholders to refine amendments for enhancing the bill's clarity and enforceability.

For these reasons, the MIA urges a favorable recommendation for Senate Bill 902.