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Date: January 30, 2025

Bill # / Title: House Bill 11 - Health Insurance - Access to Nonparticipating Providers – Referrals, Additional Assistance, and Coverage

Committee: House Health and Government Operations Committee

Position: Support with Amendments

The Maryland Insurance Administration (MIA) appreciates the opportunity to share its support, with amendments, for House Bill 11.

House Bill 11 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 House Bill 11 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 House Bill 11.