



**House Health and Government Operations Committee
January 30, 2025**

**House Bill 11 - Health Insurance - Access to Nonparticipating Providers -
Referrals, Additional Assistance, and Coverage**

NCADD-Maryland supports House Bill 11, a bill that first and foremost removes the sunset on a law that has proven to be effective. In 2022, the Maryland General Assembly made the policy decision to allow people to access mental health and substance use disorder services when their carriers have inadequate networks, without financial penalty. This policy has allowed more people to find services for the mental health and substance use needs, without the concern about being billed the difference between what the provider charges and the insurance company is willing to pay.

Network adequacy problems among insurance carriers in Maryland persist despite attempts by the General Assembly and the Maryland Insurance Administration to fix them. National data shows Maryland among the worst states in terms of access to in-network providers. The April 2024 report from RTI International ([*Behavioral Health Parity – Pervasive Disparities in Access to In-Network Care Continue*](#)), found that Maryland patients had out-of-network behavioral health clinician office visits more than 7 times more frequently than for office visits to medical/surgical clinicians.

We urge the General Assembly to make this law permanent by removing the sunset, and adding some clarifications. Nothing in the law should be interpreted to put a utilization review requirement on a service that does not otherwise require one. There should be no additional barriers to accessing care or continuing that care once a member identifies an appropriate provider.

With the amendments being offered by the sponsor, we urge a favorable report on House Bill 11.