



*MDDCSAM is the Maryland state chapter of the American Society of Addiction Medicine whose members are physicians and other health providers who treat people with substance use disorders.*

January 30, 2025

**HB 11**

Health Insurance - Access to Nonparticipating Providers - Referrals, Additional Assistance, and Coverage  
Health & Government Operations Committee

**FAVORABLE**

Thank you, Chair Pena-Melnyk and members of the committee for this opportunity, and for passing, in 2022, the **Consumer Payment Protection Bill**, which sunsets this year.

**HB 11 will extend these protections permanently, and address some existing gaps. Otherwise, many Marylanders will be unable to access mental health and substance use services, even though they are covered for these (on paper), and pay premiums for them.**

**But when people suddenly learn, in the midst of a health crisis, that there are no in-network providers, the barriers are too great.**

**Also, many people cannot afford surprise out-of-network medical fees, and don't even know what these fees will be.**

Many people need clear guidance to navigate these opaque systems. The stakes of not receiving covered services can be enormous. **Inadequate provider networks are commonplace for behavioral health services, vs. for medical conditions.**

**Inability to access services for which you're already paying premiums - is unfair.**

It can also be personally devastating. And is costly to Maryland in the long-run.

Very respectfully,

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