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Date: March 4, 2026

Bill # / Title: Senate Bill 774 - Health Insurance - Plan Benefits and Coverage - Annual Reporting (Transparency, Reporting, Understanding, Timeliness, and Honesty (TRUTH) in Mental Health Coverage Act)

Committee: Senate Finance Committee

Position: Support with Amendments

The Maryland Insurance Administration (“MIA”) appreciates the opportunity to provide support with amendments for Senate Bill 774.

The bill would establish new data reporting requirements and increase the transparency of health insurance coverage of treatment for mental health and substance use disorders. It would require carriers to submit additional data elements to the MIA including claims data to demonstrate sufficient access to these services and information related to network adequacy. Additionally, the bill would require the MIA to make this data publicly available through interactive virtual dashboards where consumers could compare displays of pediatric versus adult outcomes as well as coverage provided by different carriers across various plan types.

Senate Bill 774 would help increase the decision-making power of consumers, who now would be able to make more informed decisions on what plans would be best suited to aid them in seeking professional help for mental health and substance use disorders. Data would also be available to other stakeholders to see how health plans are performing in different areas.

The MIA has worked closely with the sponsor of the bill on amendments that would reduce the bill’s fiscal impact as well as enhance its overall feasibility and enforceability by the MIA. These amendments would give the Commissioner the discretion to specify which data elements should be examined and assess how that data should be shared with the public while still maintaining the bill’s intent.

For the reasons set forth above, the MIA recommends a favorable committee report with amendments on Senate Bill 774 and thanks the Committee for the opportunity to share its support.