



Committee: Senate Finance Committee
Bill: SB 205 – Health Insurance – Mental Health and Substance Use Disorders
– Codification of Federal Requirements
Hearing Date: January 28, 2026
Position: Support

The Licensed Clinical Professional Counselors of Maryland (LCPCM) support SB 205 – Health Insurance – Mental Health and Substance Use Disorders – Codification of Federal Requirements. Federal law, including the *Mental Health Parity and Addiction Equity Act* (MHPAEA) and Affordable Care Act requirements, already requires parity where MH/SUD is covered. This bill brings state law into clear alignment and reinforces enforcement mechanisms.

SB 205 specifically,

- Strengthens consumer protection by making it easier to identify and correct discriminatory practices where insurers limit mental health and substance use care more than comparable medical care;
- Supports parity in coverage so that individuals with MH/SUD needs receive care benefits comparable to physical health services (e.g., no more restrictive limits on visits, prior authorizations, or out-of-pocket costs);
- Improves accountability by empowering regulators with clearer legal tools to enforce compliance and ensure robust access to mental health and addiction services; and,
- Standardizes reporting to help policymakers and advocates better track utilization and barriers to care.

LCPCM urges the Committee to give SB 205 a FAVORABLE Report.

Please contact Andrea Mansfield at amansfield@maniscanning.com or (410) 562-1617 if we can provide additional information.