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Richard Keith Kaplowitz  
Frederick, MD 21703

**TESTIMONY ON SB#/0205- POSITION: FAVORABLE**

**Health Insurance - Mental Health and Substance Use Disorders - Codification of Federal Requirements**

**TO:** Chair Beidle, Vice Chair Hayes, and members of the Finance Committee  
**FROM:** Richard Keith Kaplowitz

My name is Richard Keith Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of SB#/0205, **Health Insurance - Mental Health and Substance Use Disorders - Codification of Federal Requirements**

This bill is related to Requirements Related to the Mental Health Parity and Addiction Equity Act, a Rule by the [Internal Revenue Service](#), the [Employee Benefits Security Administration](#), and the [Health and Human Services Department](#) on [09/23/2024](#)<sup>1</sup>

While part of the purpose of this bill is codifying in State law certain provisions of the Code of Federal Regulations related to mental health parity and clarifying the authority of the Maryland Insurance Administration to enforce certain laws, it has other purposes that assist Marylanders in being provided with health care benefits from insurance carriers. This bill will require health insurance carriers to collect and report on data in a certain manner. It will require health insurance carriers to provide certain benefits under certain circumstances and require health insurance carriers to explain differences in access to care under certain circumstances; etc.

During my late son's medical crisis in 2024-2025 I was forced to fight five different attempts by United Healthcare to discontinue paying for his health care in a rehabilitation setting despite the lack of an alternative for his recovery. This bill will assist Maryland in determining if health insurance coverage is being denied without a deeper examination of the causes of that conduct.

**I respectfully and urgently this committee to return a favorable report on SB#/0205.**

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<sup>1</sup> <https://www.federalregister.gov/documents/2024/09/23/2024-20612/requirements-related-to-the-mental-health-parity-and-addiction-equity-act>