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Acadia Healthcare

Connie.Dausch@ctcprograms.com

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Dana Madden, MA, LCPC

Johns Hopkins/Bayview

DMadden4@jhmi.edu

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Babak Imanuel, D.O.

Northern Parkway Treatment

Services, BH Health Services

BabakImanuel@gmail.com

National AATOD Liaison

Kenneth Stoller, MD

Johns Hopkins Hospital

Board of Directors - AATOD

KStolle@jhmi.edu

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Silverman Treatment Solutions

TPowell@addictionmedical.net

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IBR/REACH

VWalters@IBRInc.org

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Howard Ashkin, MMH, PsA

MedMark Treatment Centers

HAshkin@MedMark.com



Mailing Address

c/o IBR REACH Health Services

2104 Maryland Avenue

Baltimore, MD 21218



www.matod.org

Senate Finance Committee

January 28, 2026

Senate Bill 205 - Health Insurance - Mental Health and Substance Use Disorders - Codification of Federal Requirements **FAVORABLE**

While Congress passed the Mental Health Parity and Addiction Equity Act more than 15 years ago, Marylanders continue to struggle to get their mental health and substance use disorder (MH/SUD) issues sufficiently addressed with the health insurance they pay for.

Over the years, the Maryland General Assembly has passed bills to try to ensure compliance by carriers and proper oversight by the Maryland Insurance Administration (MIA).

A 2024 federal Parity rule was adopted at the federal level to improve parity compliance by clarifying obligations around meaningful benefits, data-driven oversight, and nondiscriminatory standards.

Now, these rules that help people access care are under threat. The MIA is taking the proactive step of codifying important pieces of federal regulations that could be repealed. This legislation proposes to put into Maryland components of existing federal regulations, including:

- Requiring health plans to collect, evaluate, and explain data to assess the impact on access to MH/SUD care;
- Prohibiting the use of discriminatory information, evidence, sources, and standards in the design and application of treatment limitations;
- Requiring coverage of core MH/SUD treatments in every classification in which meaningful benefits are covered for medical and surgical conditions; and

The legislation also clarifies the MIA's authority to enforce Parity protections based on state regulations, in addition to the federal law.

We urge this committee to give a favorable report to this legislation.

MATOD members include community and hospital based Opioid Treatment Programs, local Health Departments, local Addiction and Behavioral Health Authorities and Maryland organizations that support evidence-based Medication Assisted Treatment. MATOD members include thousands of highly trained and dedicated addiction counselors, clinical social workers, physicians, nurse practitioners, physician assistants, nurses, peer recovery specialists and dedicated staff who work every day to save and transform lives.

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