

March 2, 2026

The Honorable Pamela Beidle

Chair, Finance Committee

3 East Miller Senate Office Building

11 Bladen Street

Annapolis, Maryland 21401

RE: Support for SB 738, Maryland Medical Assistance Program and Health Insurance, Required Coverage, Mobile Crisis and Crisis Stabilization

Dear Chair Beidle,

Maryland Latinos Unidos (MLU) is honored to express our strong support for Senate Bill 738, Maryland Medical Assistance Program and Health Insurance, Required Coverage, Mobile Crisis and Crisis Stabilization. This legislation requires the Maryland Medical Assistance Program and certain insurers and health plans to provide coverage for mobile crisis and crisis stabilization services, and applies to policies and plans issued, delivered, or renewed on or after January 1, 2027.

Behavioral health crises do not wait for office hours, transportation, or a family's ability to pay out of pocket. Mobile crisis and crisis stabilization services are evidence informed tools that can de-escalate emergencies, connect people to care, and reduce avoidable emergency department use and unnecessary involvement with law enforcement. Requiring coverage makes these services real for families, not theoretical.

National federal guidance underscores the importance of crisis systems that provide timely, effective support and encourages communities to strengthen mobile crisis capacity. When services are covered and accessible, families can call for help earlier, before a crisis becomes an involuntary hospitalization, job loss, or school disruption.

This matters for Latino and immigrant families who face additional barriers such as limited provider availability, language access gaps, and fear of system contact. Maryland's Hispanic or Latino residents make up 13.3 percent of the population, and 16.6 percent of residents are foreign born. Coverage requirements paired with culturally responsive implementation can improve continuity of care, reduce stigma, and ensure families receive support in the community where they live.

Implications for Latino and immigrant Marylanders include fewer crises escalating into trauma, improved school stability for children in households facing behavioral health challenges, and greater access to services that meet families where they are. SB 738 advances a public health approach to crisis response that treats mental health with the same seriousness as physical health.

MLU urges the Senate Finance Committee to issue a favorable report on SB 738, expanding equitable access to crisis care across Maryland.

Sincerely,

Carlos Orbe, Jr.

Communications and Public Affairs Specialist

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