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Senate Finance Committee
TESTIMONY IN SUPPORT
SB 205 Health Insurance – Mental Health and Substance Use Disorders –
Codification of Federal Requirements

I am Celia Serkin, Executive Director of the Montgomery County Federation of Families for Children's Mental Health, Inc. (MC Federation of Families), a family peer-led support organization serving diverse families in Montgomery County who have children, youth, and/or young adults with mental health, substance use, or co-occurring challenges. MC Federation of Families has been providing family peer services to families in Montgomery County for 20 years. Our Family Peer Specialists are parents who have raised or are currently raising children with these challenges. I am a Montgomery County resident and have two children, now adults, who have struggled since childhood with behavioral health challenges. My son has suffered from debilitating depression for many years. My daughter is a Certified Peer Recovery Specialist who has lived experience with co-occurring challenges.

MC Federation of Families strongly supports SB 205. This is the bill that would protect Marylanders from ongoing federal rollbacks of the Mental Health Parity and Addiction Equity Act (MHPAEA). Consistent with federal regulations, the 2026 Parity Protection bill (SB 205) would:

- Define “mental health benefits” and “substance use disorder benefits;”
- Require health plans to collect, evaluate, and explain data to assess the impact on access to mental health/substance use disorder care;
- Prohibit the use of discriminatory information, evidence, sources, and standards in the design and application of treatment limitations;
- Require coverage of meaningful benefits – core treatments – of mental health/substance use disorder in every classification in which meaningful benefits are covered for medical and surgical conditions; and
- Clarify the Maryland Insurance Administration's (MIA) authority to enforce parity protections based on state regulations, in addition to the federal law.

Approximately 22% of Maryland adults have a mental health condition and 16% have a substance use disorder, but far too many still cannot access the treatment they need.

- Of the 314,000 Maryland adults who needed but did not receive mental health treatment, cost was a prevailing factor.

- Almost half (46%) of Marylanders ages 12-17 with a major depressive episode did not receive any mental health services in the prior year.
- Nearly 80% of Maryland adults who needed substance use disorder treatment did not receive it in 2023.
- Marylanders are forced to go out-of-network for mental health/substance use disorder office visits 8.7 times more frequently than for medical/surgical office visits (4th worst in the country), with even greater disparities for psychiatrists and psychologists as compared to medical/surgical physicians.

Overdose deaths are finally decreasing in Maryland, but we are still losing far too many. We must preserve current federal parity protections so the federal government does not exacerbate access to mental health/substance use disorder care.

MC Federation of Families urges the Senate Finance Committee to support MIA's bill, SB 205.