



Senate Finance Committee

Senate Bill 910: Health Insurance – Graduate-Level Clinical Interns – Required Reimbursement

March 4, 2026

Position: SUPPORT

Chair and Members of the Senate Finance Committee:

On behalf of the National Association of Social Workers Maryland Chapter (NASW-MD), representing more than 2,600 social workers across the state, we respectfully submit this testimony in strong support of Senate Bill 910.

NASW-MD supports SB 910 because it strengthens Maryland’s behavioral health workforce pipeline while expanding access to care for Marylanders. This bill establishes that insured individuals are entitled to reimbursement for services rendered by graduate-level counseling, social work, or psychology clinical interns under appropriate supervision. Importantly, this legislation does **not** provide direct payment to interns. Rather, it ensures that the services they provide as part of accredited educational programs are recognized and reimbursable under health insurance policies.

This distinction matters!

Graduate-level clinical interns are working toward advanced degrees that require extensive supervised field education. Social work students, for example, complete hundreds of hours of practicum in community mental health clinics, hospitals, schools, and private practices. These interns are providing real services to real clients under the supervision of licensed professionals. Yet, in many cases, agencies are unable to bill for those services, limiting placement opportunities and constraining service delivery capacity.

By requiring reimbursement for services delivered by supervised interns, SB 910 would:

- **Expand Access to Behavioral Health Services:** Maryland continues to face a behavioral health workforce shortage. Allowing insurers to reimburse for services provided by supervised interns increases provider capacity in clinics and community-based settings. This is especially critical in rural and underserved communities where access gaps are most pronounced.

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- **Strengthen the Educational Value of Clinical Degrees:** When insurance companies recognize and reimburse services delivered by supervised interns, it affirms the rigor and legitimacy of graduate-level clinical training programs. This strengthens the professional degree and ensures students are integrated into systems of care in a meaningful way.
- **Increase Practicum Opportunities for Students:** Agencies are more likely to accept interns when there is a sustainable financial model attached to supervision and service delivery. SB 910 may open the door to more diverse and robust field placements, ensuring students gain high-quality clinical experience while meeting community needs.
- **Support Ongoing “Pay for Placement” Efforts:** NASW-MD has long advocated for solutions to the financial strain placed on graduate students who are required to complete unpaid practicums. While SB 910 does not directly compensate interns, it creates financial infrastructure within agencies that could make stipends or other forms of student support more feasible. This bill moves Maryland closer to addressing the broader “Pay for Placement” issue by ensuring agencies are not financially penalized for training the next generation of clinicians.

Field education is the signature pedagogy of social work. It is where theory meets practice, and where students develop the clinical competence necessary to serve Maryland families. SB 910 recognizes that supervised interns are part of the care continuum and that their services contribute meaningfully to public health outcomes.

For these reasons, NASW-MD respectfully urges a favorable report on Senate Bill 910.

Thank you for your consideration and for your continued commitment to strengthening Maryland’s behavioral health workforce.

Respectfully submitted,

Karessa Proctor, BSW, MSW

Executive Director

National Association of Social Workers – Maryland Chapter