



January 28, 2026

**Senate Finance Committee
TESTIMONY IN SUPPORT**

*SB 205 - Health Insurance - Mental Health and Substance Use Disorders –
Codification of Federal Requirements*

Behavioral Health System Baltimore (BHSB) is a nonprofit organization that serves as the local behavioral health authority (LBHA) for Baltimore City. BHSB works to increase access to a full range of quality behavioral health (mental health and substance use) services and advocates for innovative approaches to prevention, early intervention, treatment and recovery for individuals, families, and communities. Baltimore City represents nearly 35 percent of the public behavioral health system in Maryland, serving over 100,000 people with mental illness and substance use disorders (collectively referred to as “behavioral health”) annually.

Behavioral Health System Baltimore supports SB 205 - Health Insurance - Mental Health and Substance Use Disorders - Codification of Federal Requirements. This bill would strengthen the Maryland mental health and substance use parity law while codifying existing federal parity requirements. At a time when the federal government has been unpredictable, it is essential that Maryland take matters into their own hands and protect behavioral health consumers.

Maryland has been working to enforce mental health and substance use parity for many years. Progress has been made to increase accountability for health insurers, but gaps enforcement capacity remain. SB 205 would take meaningful steps towards providing the state with the tools it needs to make true parity a reality. These new provisions would provide specific guidelines for health insurers to use in defining mental health and substance disorders, strengthen data collection requirements, and provide new enforcement capabilities to the Maryland Insurance Administration. Most provisions mirror current federal guidelines and would serve as a backstop in the event of federal policy change.

Ensuring health insurance parity is essential to improving access to mental health and substance use services. Hundreds of thousands of Marylanders fail to obtain the behavioral health services they need every year. Issues related to insurance coverage play a large role in this lack of access. Nonquantitative barriers like prior authorization requirements and inadequate behavioral health networks are especially impactful. SB 205 is another step towards lowering these barriers and getting Maryland communities the services they need to thrive.

BHSB applauds the Maryland Insurance Administration for introducing this bill and is in strong support. **We urge the Senate Finance Committee to pass SB 205.**

For more information, please contact BHSB Policy Director Dan Rabbitt at 443-401-6142