



MARYLAND
CATHOLIC
CONFERENCE

January 28, 2026

Senate Bill 205
Health Insurance - Mental Health and Substance Use Disorders - Codification of
Federal Requirements
Senate Finance Committee

Position: Favorable

The Maryland Catholic Conference (MCC) is the public policy representative of the three (arch)dioceses serving Maryland, which together encompass over one million Marylanders. Statewide, their parishes, schools, hospitals, and numerous charities combine to form our state's second largest social service provider network, behind only our state government.

Senate Bill 205 codifies in State law certain provisions of the Code of Federal Regulations related to mental health parity and clarifying the authority of the Maryland Insurance Administration to enforce certain laws; requiring health insurance carriers to collect and report on data in a certain manner; requiring health insurance carriers to provide certain benefits under certain circumstances; requiring health insurance carriers to explain differences in access to care under certain circumstances.

This legislation is designed to ensure that health insurance plans treat mental health and substance use disorder care fairly and on equal footing with physical (medical and surgical) care, which is especially important for people with disabilities who often rely on consistent, long-term mental health support. It clearly defines who is covered by the law, including all insurers and health plans regulated by the State, and establishes that “core treatment” means care that is widely accepted and supported by recognized, current medical standards. By requiring mental health conditions and substance use disorders to be defined in accordance with nationally recognized diagnostic frameworks, such as the International Classification of Diseases and the Diagnostic and Statistical Manual of Mental Disorders, the law prevents insurers from narrowing definitions in ways that could exclude or limit coverage for individuals with complex or co-occurring disabilities.

The law also requires insurance carriers to identify, document, and analyze non-quantitative treatment limitations—such as prior authorization, medical necessity standards, and provider network design—across mental health, substance use disorder, and medical/surgical benefits.

Importantly, carriers must collect and evaluate data to determine how these practices affect real-world access to care.

For people with disabilities—who often face greater administrative hurdles, limited in-network provider options, and a higher need for specialized mental health services—this data-driven oversight helps identify and reduce hidden barriers that delay or deny care. By holding insurers accountable for how their policies operate in practice, the legislation promotes more timely and equitable access to mental health services, supporting greater stability, independence, and overall well-being for individuals with disabilities. As Pope Francis has said, *“If disability or illness makes life more difficult, it is no less worthy of being lived and lived to the fullest.”*¹ This legislation helps uphold that principle by ensuring equal access to care, including mental health care, and by reducing unnecessary burdens on individuals with disabilities, for whom accessing care is too often excessively difficult.

For these reasons, the Maryland Catholic Conference asks for a favorable report on **SB205**.

Thank you for your consideration.

¹<https://www.ewtnnews.com/vatican/pope-francis-the-value-of-a-person-is-not-determined-by-ability?redirectedfrom=cna>