



**Senate Finance Committee
February 17, 2026**

**Senate Bill 490
Maryland Medical Assistance Program and Health Insurance -
Step Therapy, Fail-First Protocols, and Prior Authorization -
Prescription Drugs to Treat Serious Mental Illness**

NCADD-Maryland supports Senate Bill 490, a bill that would eliminate fail-first, or “step therapy” protocols for people living with bipolar disorder, schizophrenia spectrum disorders, major depression, post-traumatic stress disorder, and movement disorders associated with the treatment of serious mental illness. These protocols prevent people from finding and staying on the medications that best meet their needs and they should be prohibited.

Medications play an important role in the treatment and recovery of many people with mental health and substance use disorders. It is important that people have choices when it comes to medications, because different medications work for different people, even if they have the same diagnosis. Patients, working closely with their providers, should make the best choices for themselves. Arbitrary fail-first policies can not only result in poor outcomes for the patient, but actually cost the health care system more in the long run.

NCADD-Maryland urges this committee to give a favorable report to Senate Bill 490.