



409 7th St Northwest, Suite 305
Washington, D.C. 20004
March 4, 2026

Senate Finance Committee
Maryland General Assembly
3 East, Miller Senate Office Building
Annapolis, MD 21401

Via electronic submission

RE: SUPPORT FOR SB 738 (Maryland Medical Assistance and Health Insurance- Required Coverage-Mobile Crisis and Crisis Stabilization)

Dear Chair Beidle, Vice-Chair Hayes, and Members of the Committee:

On behalf of Inseparable, a national nonprofit organization focused on closing the treatment gap for individuals with mental health and substance use disorders, thank you for the opportunity to submit written testimony in **support of SB 738**. This bill strengthens Maryland's crisis response system by expanding insurance coverage for crisis services.

The behavioral health needs in Maryland are significant and well documented. One in five Marylanders has experienced a mental illness in the past year. In 2023 alone, more than 58,000 calls were made to 988 in our state¹. These numbers underscore the urgent and ongoing need for a strong, responsive crisis system.

Mobile crisis and stabilization services are essential components of Maryland's behavioral health emergency response system. Mobile crisis teams respond directly in the community to individuals experiencing mental health emergencies and provide timely, clinically appropriate intervention. In many cases, mobile crisis teams are able to de-escalate situations and stabilize individuals without the need for emergency department visits or inpatient hospitalization.

This matters for several reasons. First, mobile crisis care and stabilization services are significantly less expensive than emergency department care and help reduce strain on already overcrowded emergency departments. Most importantly, it ensures that individuals receive care in the most appropriate and least restrictive setting for their needs.

However, Maryland's crisis system currently faces a structural challenge. Many crisis services are funded primarily through federal grants and state general funds. While these funding streams have been instrumental in building critical infrastructure, they are inherently vulnerable to budget pressures and

¹ <https://www.nami.org/wp-content/uploads/2025/05/Maryland-GRPA-Data-Sheet-8.5-x-11-wide.pdf>

economic shifts. This makes long-term sustainability difficult and limits the system's ability to grow in response to demand.

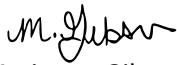
SB 738 takes a meaningful step forward by requiring both commercial insurers and Medicaid to cover crisis services delivered through mobile crisis teams and stabilization centers. Importantly, commercial insurers' members benefit from state-funded crisis services, yet insurers do not currently contribute to financing the system, even though they cover physical health emergency services.

By establishing insurance coverage, this bill would help diversify and stabilize funding for Maryland's crisis response system. It would reduce overreliance on grants and general funds and create a more sustainable, comprehensive financing structure.

Maryland has made strong progress in building out its crisis response framework. SB 738 ensures that the financing model keeps pace with that progress and supports a system that can meet the needs of Marylanders today and in the future.

Thank you for your thoughtful consideration and for your continued commitment to strengthening Maryland's behavioral health system. I urge your favorable support of SB 738.

Respectfully,



Marianne Gibson
Vice President, Youth, Crisis & Workforce Policy