



SB 774: Health Insurance – Plan Benefits and Coverage – Annual Reporting (Transparency, Reporting, Understanding, Timeliness, and Honesty (TRUTH) in Mental Health Coverage Act)  
Senate Finance Committee  
March 4, 2026  
Favorable

Thank you for the opportunity to submit testimony in favor of SB 774 – the TRUTH in Mental Health Coverage Act, and thank you Senator Augustine for introducing this important legislation.

The Legal Action Center (LAC) is a non-profit organization that fights discrimination, builds health equity, and restores opportunity for people with substance use disorders and mental health conditions, people with arrest and conviction records, and people living with HIV and AIDS. LAC convenes the Maryland Parity Coalition and advocates for consumer protections to improve equitable access to mental health and substance use disorder care.

Data collection and transparency is vital for improving access to mental health and substance use disorder care. Much of the data required under this legislation is already required or available, and thus it is a minimal burden for health plans with significant implications for consumers and employers to understand their coverage and take advantage of their rights. We support the Maryland Insurance Administration’s ongoing work to enforce the Mental Health Parity and Addiction Equity Act and our state’s network adequacy standards, and yet there are still transparency gaps that leave Maryland consumers and employers in the dark about their plans’ compliance with these laws. We believe greater transparency would improve accountability and, with it, access to mental health and substance use disorder care.

Thank you for considering our views. We urge a favorable report on SB 774.

Sincerely,  
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