



March 4, 2026

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

Via electronic submission

RE: Support for SB 521 (Health Insurance – Material Changes to Provider Networks – Notification and Special Enrollment Period)

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

On behalf of Inseparable, a national nonprofit organization dedicated to closing the treatment gap for people with mental health and substance use conditions, I write in strong support of Senate Bill 521. This bill strengthens protections for patients when provider networks change and enhances access to care and continuity of treatment for Marylanders.

Why SB 521 Matters for Access to Care

Access to mental health and substance use disorder treatment remains a serious challenge in Maryland. In 2025, [36% of adults](#) in Maryland with a mental health condition reported that they needed treatment but did not receive it. When patients are already struggling to find care, unexpected network changes can further disrupt access and push treatment even further out of reach. In many parts of Maryland, patients already face narrow behavioral health networks and limited in-network availability. When a provider leaves a network, finding an alternative is often not simply inconvenient - it may be functionally impossible within a reasonable time frame.

SB 521 improves transparency and patient protections when there are material changes to provider networks - such as terminating contracts with a substantial number of providers or otherwise materially affecting access to care in a geographic area. The bill requires carriers to provide advance notice when providers leave networks and to clearly inform enrollees of their options. These safeguards are particularly important for individuals with mental health and substance use conditions, who often face limited provider availability and long wait times. Timely notification allows patients to plan, explore alternatives, and avoid sudden gaps in care.

Preserving Continuity of Care

Continuity of care is especially critical for mental health and substance use disorders, where an established provider-patient relationship and consistent engagement are central to treatment. Abrupt network terminations can interrupt treatment plans, destabilize progress, and increase the risk of relapse, crisis, or hospitalization.

SB 521 includes important continuity-of-care protections by creating a 90-day special enrollment period when significant provider network changes occur. This allows affected enrollees to change plans outside of the standard open enrollment window to preserve access to their provider or select coverage that better meets their needs, minimizing disruptions in care. For individuals managing chronic or complex mental health and substance use conditions, even short interruptions can jeopardize progress, making this added stability critical to sustained recovery and crisis prevention.

Promoting Predictable, Patient-Centered Coverage

By strengthening notice requirements and creating a meaningful opportunity for patients to maintain or transition coverage, SB 521 helps ensure that insurance coverage remains reliable even when provider contracts change. Transparency and continuity protections are essential complements to network adequacy and mental health parity requirements. These reforms promote transparency, fairness, and continuity—key components of meaningful access to care.

At a time when too many Marylanders already face unmet mental health needs, preventing unnecessary disruptions to care are essential.

For these reasons, Inseparable respectfully urges the Committee to issue a favorable report on Senate Bill 521.

Sincerely,

David Lloyd

A handwritten signature in blue ink that reads "David Lloyd". The signature is written in a cursive, flowing style.

Chief Policy Officer, Inseparable