

Written Testimony of The Honorable Dr Cashenna A Cross

Favorable With Amendments Senate Bill 774 Health Insurance Plan Benefits and Coverage Annual Reporting

Chair and Members of the Committee, I respectfully submit this testimony in support of Senate Bill 774 with amendments. My position is grounded in my municipal leadership experience serving residents who rely on clear access to health services, transparent systems, and accountable institutions. Local government leaders witness firsthand the consequences when mental health services are delayed, denied, or difficult for families to understand or access. The intent of this legislation to require standardized reporting and public transparency regarding behavioral health coverage is both timely and necessary. Communities across Maryland continue to face growing mental health needs among youth, veterans, working families, and seniors. Municipal leaders are often the first point of contact when residents cannot navigate insurance systems or when treatment access fails despite existing coverage. Transparency strengthens public trust. By requiring carriers to report claims data, network availability, reimbursement patterns, and access measures, the State will gain a clearer understanding of whether mental health coverage functions in practice as intended in law. Public dashboards and accessible reporting will allow policymakers, municipalities, and families to identify gaps and advocate for equitable care delivery. From a municipal perspective, stronger visibility into behavioral health access supports local public safety, housing stability, and community wellness efforts. When residents receive timely mental health services, cities experience reduced crisis response burdens and stronger family stability. This bill moves Maryland toward data driven oversight that aligns with responsible governance. However, amendments are necessary to ensure successful implementation. First, reporting requirements should be phased in to prevent administrative overload that could unintentionally increase costs passed to consumers. A staged implementation beginning with core access and network adequacy metrics would allow carriers and regulators to build reliable systems before expanding reporting categories. Second, the legislation should require clear consumer focused summaries alongside technical datasets. Public dashboards must be understandable to residents, not only analysts, so families can make informed decisions about coverage. Third, safeguards should ensure that new regulatory costs do not result in premium increases that reduce affordability for working families. Oversight of fee structures should include periodic legislative review. With these amendments, Senate Bill 774 will improve transparency while maintaining balance between accountability and affordability. Maryland has long led in advancing fairness in health coverage. This legislation represents an opportunity to ensure that mental health care receives the same clarity, honesty, and measurable accountability expected of all medical services. For these reasons, I respectfully urge a favorable with amendments report on Senate Bill 774. Respectfully submitted, The Honorable Dr Cashenna A Cross Councilwoman at Large City of Glenarden Maryland