



# Maryland's Office of Overdose Response

Wes Moore, Governor · Aruna Miller, Lt. Governor · Emily Keller, Special Secretary of Overdose Response

January 28, 2026

The Honorable Pamela Beidle  
Chair, Senate Finance Committee  
3 East Miller Senate Office Building  
Annapolis, MD 21401

## **Re: Senate Bill 205 – Health Insurance - Mental Health and Substance Use Disorders - Codification of Federal Requirements**

Dear Chair Beidle:

Maryland's Office of Overdose Response (MOOR) submits this letter of support for Senate Bill (HB) 205 – Health Insurance - Mental Health and Substance Use Disorders - Codification of Federal Requirements.

SB 205 requires health insurance plans to cover mental health and substance use disorder treatments comparably to physical health treatments. The bill accomplishes this by codifying certain provisions of the Code of Federal Regulations related to mental health and substance use disorder treatment parity and by clarifying the authority of the Maryland Insurance Administration to enforce certain laws.

Mental health and substance use treatment is health care and should be covered at the same rates as physical health treatments. According to the American Medical Association, covering mental health and substance use treatment comparably to physical health treatments is an important factor contributing to the reduction in overdose mortality that has been seen nationwide, including here in Maryland.<sup>1</sup> Recent actions of the Federal government draw into question how the Mental Health Parity Act, the federal law requiring insurance companies to cover mental health and substance use treatment comparably, will be enforced and could jeopardize access to substance use disorder treatment, including medications for opioid use disorder, for those who need it most.<sup>2</sup>

This bill will require insurance companies to prove that their plans do not make it more challenging to access mental health or substance use disorder treatment as compared to physical health treatments. The bill also clarifies that insurance plans must act in compliance with the Mental Health Parity Act and any relevant State regulations, which will provide the State with the ability to continue protecting access

---

1

<https://searchf.ama-assn.org/letter/documentDownload?uri=/unstructured/binary/letter/LETTERS/lfsud.zip/2025-3-13-Letter-to-Chavez-Besent-and-Kennedy-re-MH-SUD-Parity-v2.pdf>

2

<https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/mental-health-parity/statement-regarding-enforcement-of-the-final-rule-on-requirements-related-to-mhpaea>

to mental health and substance use treatment for those who need it most regardless of changes at the Federal level with regards to enforcement of the Mental Health Parity Act.

Marylanders deserve continued access to mental health and substance use care now more than ever. For these reasons, I submit this letter of support for SB 205 and urge a favorable report.

If you would like to discuss this further, please do not hesitate to contact Benjamin Fraifeld, Associate Director for Policy & Advocacy at MOOR, 443-346-3013.

Sincerely,

A handwritten signature in black ink that reads "Emily Keller". The signature is written in a cursive style with a large initial "E" and a long horizontal stroke at the end.

Emily Keller  
Special Secretary of Overdose Response