



One Park Place | Suite 475 | Annapolis, MD 21401-3475
1-866-542-8163 | Fax: 410-837-0269
aarp.org/md | md@aarp.org | twitter: @aarpmd
facebook.com/aarpmd

**SB 205 Health Insurance – Mental Health and Substance Use Disorders –
Codification 2 of Federal Requirements
Senate Finance Committee
January 28, 2026
FAVORABLE**

Chair Beidle and members of the Senate Finance Committee, my name is Dr. Lois Meszaros, and I am a licensed psychologist with a clinical practice in Anne Arundel County. I am also a lead behavioral health advocacy volunteer with AARP Maryland.

I represent that organization's 850,000 members in the state. We support SB 205 and applaud the Maryland Insurance Administration for helping craft this important legislation, which aims to codify federal requirements related to mental health parity and clarify the Maryland Insurance Administration's authority to enforce these laws.

Mental health and substance use disorders are just as important as physical health, and it is crucial that we ensure equal access to care for these conditions and continue to work towards full parity.

SB 205 takes a crucial step towards achieving this goal by requiring health insurance carriers to collect and report data on non-quantitative treatment limitations, which are often used to limit access to mental health and substance use disorder benefits. By requiring carriers to provide comparative analyses of these limitations, we can ensure that they are not being used to discriminate against individuals with mental health and substance use disorders.

The bill also requires carriers to provide meaningful benefits for each covered mental health condition and substance use disorder in every parity act classification. This will help to ensure that individuals receive the care they need.

I also appreciate the bill's emphasis on transparency and accountability. By requiring carriers to submit reports and document their compliance with the Parity Act, we can ensure they are held accountable for providing equal access to care.

By codifying federal requirements and clarifying the authority of the Maryland Insurance Administration, we can take a crucial step towards achieving full parity for mental health and substance use disorders.

For these reasons, AARP Maryland respectfully urges the Committee to give SB 205 a favorable report. If you have any questions, please contact Sara Westrick, AARP Maryland Advocacy Director at swestrick@aarp.org or by calling 410-310-0374.

