



Maryland Senior Citizens Action Network

MSCAN

AARP Maryland

*Alzheimer's
Association,
Maryland Chapters*

*Baltimore Jewish
Council*

*Catholic Charities of
Baltimore*

*Central Maryland
Ecumenical Council*

Church of the Brethren

*Episcopal Diocese of
Maryland*

*Housing Opportunities
Commission of
Montgomery County*

*Lutheran Office on
Public Policy in
Maryland*

*Maryland Association of
Area Agencies on Aging*

*Maryland Catholic
Conference*

*Mental Health
Association of Maryland*

Mid-Atlantic LifeSpan

*National Association of
Social Workers,
Maryland Chapter*

Presbytery of Baltimore

*The Coordinating
Center*

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The Maryland Senior Citizens Action Network (MSCAN) is a statewide coalition of advocacy groups, service providers, faith-based and mission-driven organizations that supports policies that meet the housing, health, and quality of care needs of Maryland's low and moderate-income seniors.

MSCAN supports SB 205. SB 205 will align Maryland mental health and substance disorder parity law with the existing federal regulations that were developed to implement the Mental Health Parity and Addiction Equity Act. The Parity Act protects people who require behavioral health care by mandating that health care plans must use standards for mental health and substance use benefits that are comparable to, and no more restrictive than, the standards for other medical/surgical benefits. SB 205 will:

- Define mental health and substance use disorder benefits;
- Require health plans to collect and evaluate data on access to mental health and substance use disorder benefit and explain any differences in access, as well as the steps taken by the insurer to address the differences;
- Prohibit the use of discriminatory information, evidence, sources and standards in the design and application of treatment limitations;
- Require coverage of meaningful benefits in mental health and substance use disorder in every classification in which medical/surgical meaningful benefits are covered; and
- Ensure that the Maryland Insurance Administration's authority to enforce the parity act is based on state regulations and is not dependent on the federal law.

Parity is especially critical for older adults, who face higher rates of depression, anxiety, and social isolation. Ensuring true parity helps prevent delayed treatment, avoidable crises, and increased health care costs for seniors and their families. By codifying these rules in Maryland statute, the state will ensure that any changes in the federal law that weaken the Parity Act will not negatively impact older Marylanders who need behavioral health care.

For these reasons, MSCAN supports SB 205 and urges a favorable report.