



Statement of Maryland Rural Health Association (MRHA)

To the Senate Finance Committee
Chair: Senator Pamela Beidle
January 23, 2026

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

POSITION: SUPPORT

Chair Beidle, Vice Chair Hayes, and members of the Committee, the Maryland Rural Health Association (MRHA) is in SUPPORT of Senate Bill 205: Health Insurance - Mental Health and Substance Use Disorders - Codification of Federal Requirements.

The MRHA supports SB 205, which codifies the Code of Federal Regulations from the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008 into Maryland state law.

Rural areas face unique challenges in accessing health care for mental health and substance use disorders. Due to travel barriers, specialty provider shortages, and cost barriers, rural residents with mental health disorders utilize mental health care services less than their urban counterparts.¹ Rural residents also have higher rates of emergency department utilization for mental health care, which drives up health system costs.¹ Rural communities face higher rates of opioid use, and research has shown correlations between depression, substance use disorders, and suicidal ideation.²

Codifying equitable access to mental health and substance use disorder treatment in Maryland is crucial for addressing these health disparities between rural and urban communities. SB 205 would hold the Maryland Insurance Administration accountable for enforcing federal parity protections. Requiring insurers to collect and report data on access to mental health and substance use disorder care will increase transparency for Maryland patients and provide data to help the state better understand its rural and urban health disparities.

MRHA believes this legislation is important to support our rural communities and we urge you to support its passage.

With appreciation,
The Maryland Rural Health Association

1. Edwards A, Hung R, Levin JB, Forthun L, Sajatovic M, McVoy M. Health Disparities among Rural Individuals with Mental Health Conditions: A Systematic Literature Review. *Rural Ment Health*. 2023;47(3):163-178. doi:10.1037/rmh0000228
2. Ahuja M, Jain M, Mamudu H, et al. Substance Use Disorder and Suicidal Ideation in Rural Maryland. *Chronic Stress (Thousand Oaks)*. 2024;8:24705470241268483. Published 2024 Aug 6. doi:10.1177/24705470241268483

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