

WES MOORE
Governor

ARUNA MILLER
Lieutenant Governor



YAAKOV "JAKE" WEISSMANN
Secretary

MARC L. NICOLE
Deputy Secretary

TITLE: SB891 Health, Health Insurance, and Health Occupations - Perinatal Mental Health Conditions

DATE: February 27, 2026

COMMITTEE: Finance

POSITION: Letter of Concern

SUMMARY OF BILL: This bill requires carriers to provide a standing referral to a mental health care provider for the duration of a member's pregnancy and one year after giving birth; requires certain insurers, nonprofit health service plans, and health maintenance organizations to provide coverage for screening for perinatal mental health conditions at certain times; requires the Maryland Department of Health to establish a perinatal mental health condition screening program; and requires certain applicants for the renewal of a health occupation license or certificate to provide documentation that the applicant completed continuing education credit hours on perinatal mental health conditions

EXPLANATION: While the Department supports the intent of Senate Bill 891, we wish to flag several fiscal concerns for the Committee's consideration. Although perinatal mental health screening carries a USPSTF "B" recommendation, meaning patients are not subject to cost-sharing, the State as plan sponsor remains responsible for 100% of charges, and providers are not prohibited from invoicing the plan.

We also note that maternity charges are typically billed globally, covering all prenatal, delivery, and postpartum care in a single fee. Based on the bill's language, we believe obstetricians may invoice perinatal mental health screenings outside of global billing as a separate charge, creating additional cost exposure for the State.

Taking into account approximately 1,600 births on the State plan annually, the Department estimates additional costs could range between \$2.9 million and \$11.5 million per year, with potential for higher costs if out-of-network utilization increases.

45 Calvert Street • Annapolis, MD 21401-1907

Tel: 410-260-7041 • Fax: 410-974-2585 • Toll Free: 1-800-705-3493 • TTY Users: Call via Maryland Relay

<http://dbm.maryland.gov>

WES MOORE
Governor

ARUNA MILLER
Lieutenant Governor



YAAKOV "JAKE" WEISSMANN
Secretary

MARC L. NICOLE
Deputy Secretary

We welcome the opportunity to discuss these concerns further with the bill sponsors.

**For additional information, contact Dana Phillips at
(410) 260-6068 or dana.phillips@maryland.gov**

45 Calvert Street • Annapolis, MD 21401-1907

Tel: 410-260-7041 • Fax: 410-974-2585 • Toll Free: 1-800-705-3493 • TTY Users: Call via Maryland Relay

<http://dbm.maryland.gov>