



Testimony on SB 205 - Health Insurance - Mental Health and Substance Use Disorders –  
Codification of Federal Requirements  
Senate Finance Committee  
January 28, 2026

**POSITION: SUPPORT**

The Community Behavioral Health Association of Maryland (CBH) is the leading voice for community-based providers serving the mental health and addiction needs of vulnerable Marylanders. Our 95 members serve the majority of those accessing care through the public behavioral health system. CBH members provide outpatient and residential treatment for mental health and addiction-related disorders, day programs, case management, Assertive Community Treatment (ACT), employment supports, and crisis intervention.

CBH supports passage of SB 205. The bill strengthens the Maryland Insurance Administration’s (MIA) authority to enforce parity protections based on state regulations. Marylanders are forced to go out-of-network for MH/SUD office visits 8.7 times more frequently than for medical/surgical office visits with even greater disparities for psychiatrists and psychologists as compared to medical/surgical physicians. This performance ranks Maryland as the fourth worst state in the country for out-of-network behavioral health use.<sup>1</sup>

Passage of SB 205 will give MIA the tools needed to improve Maryland’s performance and strengthen access to mental health and addiction treatment for those who need it. The bill will:

- Require health plans to collect, evaluate, and explain data to assess the impact on access to MH/SUD care;
- Prohibit the use of discriminatory information, evidence, sources, and standards in the design and application of treatment limitations; and
- Require coverage of meaningful benefits – core treatments – of MH/SUD in every classification in which meaningful benefits are covered for medical and surgical conditions.

For these reasons, we urge a favorable report on SB 205.

*For more information contact Shannon, Executive Director, at [Shannon@mdcbh.org](mailto:Shannon@mdcbh.org).*

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<sup>1</sup> RTI, [“Behavioral Health Parity: Pervasive Disparities in Access to In-Network Care”](#) (April 2024).