



Maryland Occupational Therapy Association

PO Box 36401, Towson, Maryland 21286 ♦ mota-members.com

Committee:	Senate Finance Committee
Bill Number:	Senate Bill 205
Title:	Health Insurance - Mental Health and Substance Use Disorders - Codification of Federal Requirements
Hearing Date:	January 28, 2026
Position:	Support

The Maryland Occupational Therapy Association (MOTA) supports Senate Bill 205 - Health Insurance - Mental Health and Substance Use Disorders - Codification of Federal Requirements. The bill clarifies that when a health benefit plan provides medical or surgical coverage within a specific parity classification, it must also provide meaningful coverage for mental health and substance use disorder services within that same category. This includes access to the full range of evidence-based, medically necessary interventions required to support individuals' mental health, recovery, and ability to participate in daily life. Too often, insurers assert that behavioral health services are covered while excluding essential treatments, resulting in fragmented care and limiting individuals' equitable access to comprehensive mental health and substance use disorder services.

Occupational therapists address barriers that individuals with mental health conditions experience in the community by providing interventions that focus on enhancing existing skills; remediating or restoring skills; modifying or adapting the environment or activity; and preventing relapse. As such, both the National Board for Certification in Occupational Therapy (NBCOT) and the American Occupational Therapy Association (AOTA) include mental health services within the scope of practice for occupational therapists.

Unfortunately, insurance carriers do not all consistently recognize occupational therapy practitioners as mental health providers and it remains difficult for outpatient mental health programs to employ occupational therapists due to inconsistent reimbursement. We support this bill as it continues to collect data on which services are provided, and perhaps more importantly,

which services are being denied. This should assist both the MIA and MOTA in ensuring that occupational therapy is a covered benefit for individuals in mental health treatment.

We ask for a favorable report. If we can provide any further information, please contact Michael Paddy at mpaddy@policypartners.net.