



BOARD OF TRUSTEES

January 28, 2026

COMMITTEE: Senate Finance Committee

BILL: SB 205 – Health Insurance – Mental Health and Substance Use Disorders – Codification of Federal Requirements

POSITION: Support

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The Horizon Foundation is the largest independent health philanthropy in Maryland. We are committed to a Howard County free from systemic inequities, where all people can live abundant and healthy lives. The Foundation is pleased to **SB 205 – Health Insurance – Mental Health and Substance Use Disorders – Codification of Federal Requirements**. This bill would protect Marylanders from ongoing federal rollbacks of the Mental Health Parity and Addiction Equity Act (MHPAEA).

In 2024, the Maryland General Assembly passed a law strengthening reporting requirements for health plans under the Mental Health Parity & Addiction Equity Act (Parity Act). Shortly afterward, the federal government issued new Parity Act regulations with strong protections to ensure consumers can get meaningful, non-discriminatory coverage for mental health and substance use disorder care. With federal anti-discrimination protections under attack, Maryland must codify these requirements so that we do not roll back equitable access to lifesaving mental health and substance use disorder treatment.

The Horizon Foundation has worked for many years to improve access to behavioral health care in our community. At the same time, behavioral health needs in Howard County have been on the rise and barriers remain to ensuring robust and equitable access to care. According to our county's most recent health assessment survey of 1000 representative adult residents, more than a third reported that they had been "bothered by having little interest or pleasure in doing things" for several days or more over the previous two weeks.ⁱ This number has risen significantly since 2018. In the same survey, respondents under age 45, Black and Hispanic residents and those in households with incomes under \$50,000 per year were significantly more likely to report feeling down, depressed or hopeless. There is also growing research that shows chronic stress and trauma due to racism exacerbates mental and behavioral health challenges for people of color.

With mental and behavioral health needs rising, we must not go back on the progress our state has made in recent years to expand access to care, especially as hundreds of thousands of Marylanders with mental health and substance use disorders still struggle with the cost of getting the care they need. We strongly believe everyone should have access to responsive and

compassionate mental health care. We also believe health is a fundamental right and that everyone deserves a fair opportunity to attain it at the highest level. For these reasons, the Foundation **SUPPORTS SB 205** and urges a **FAVORABLE** report. Thank you for your consideration.

ⁱ Howard County Health Assessment Survey, 2024.