



January 26, 2026

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Senator Pamela Beidle, Chair  
Senator Antonio Hayes, Vice Chair  
Senate Finance Committee  
3 East Miller Senate Office Building  
Annapolis, MD 21401

**RE: SB 205 – Health Insurance - Mental Health and Substance Use Disorders - Codification of Federal Requirements**

**Position: SUPPORT**

Dear Chair Beidle, Vice Chair Hayes, and Members of the Committee:

The Maryland Psychological Association, (MPA), which represents over 1,000 doctoral level psychologists throughout the state, asks the Senate Finance Committee to **report favorably on SB 205**.

**Senate Bill 205** codifies key federal mental health and substance use disorder parity requirements into Maryland law and clarifies the Maryland Insurance Administration’s authority to enforce them. At a time when federal parity protections face increasing legal and political uncertainty, SB 205 ensures that Marylanders retain meaningful, enforceable access to mental health and substance use disorder treatment consistent with established federal standards.

SB 205 strengthens parity enforcement by requiring health plans to collect and analyze data related to access to care, prohibiting the use of discriminatory standards in the design and application of treatment limitations, and ensuring coverage of “core treatments” for mental health and substance use disorders in every benefit classification where medical and surgical care is covered. These provisions directly address well-documented access disparities, including excessive out-of-network utilization and cost barriers that prevent Marylanders from obtaining needed care.

Finally, SB 205 provides clear enforcement tools and oversight mechanisms, including notice of noncompliance, corrective action requirements, and regulatory authority for the Maryland Insurance Commissioner. By embedding these protections in state law, the bill preserves equitable access to lifesaving mental health and substance use disorder treatment and reinforces Maryland’s longstanding commitment to parity, consumer protection, and public health. We respectfully urge a **favorable report on SB 205**.

If we can be of any further assistance, please do not hesitate to contact MPA’s Legislative Chair, Dr. Stephanie Olarte, Ph.D. at [mpalegislativcommittee@gmail.com](mailto:mpalegislativcommittee@gmail.com).

Respectfully submitted,

*Stephanie Wolf, JD, Ph.D.*  
Stephanie Wolf, JD, Ph.D.  
President

*Stephanie Olarte, Ph.D.*  
Stephanie Olarte, Ph.D.  
Chair, MPA Legislative Committee

cc: Barbara Brocato & Dan Shattuck, MPA Government Affairs