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Senate Finance Committee
3 East Miller Senate Office Building
Annapolis, MD 21401

RE: SB 774 - Transparency, Reporting, Understanding, Timeliness, and Honesty (TRUTH) in Mental Health Coverage Act

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 774**.

SB 774 addresses a longstanding and critical gap in our health care system: the lack of meaningful, publicly available data regarding access to and coverage of behavioral health services. By requiring carriers to report detailed claims, network, and reimbursement data across provider types, service levels, and populations, SB 774 will provide the transparency necessary to evaluate whether mental health and substance use disorder services are truly accessible and equitably covered.

Importantly, SB 774 moves beyond general reporting and creates a framework for actionable oversight. The bill requires standardized data collection, independent certification of accuracy, and public-facing dashboards that allow comparisons across carriers and plans. This level of transparency will enable regulators, policymakers, clinicians, and consumers to identify disparities in network adequacy, reimbursement practices, utilization review, and access to timely, evidence-based care. In doing so, the bill operationalizes mental health parity by making it measurable and enforceable in practice—not merely aspirational in statute.

Finally, SB 774 will empower Maryland to lead nationally in behavioral health accountability and consumer protection. By making data publicly accessible and usable for independent analysis, the legislation supports informed decision-making by families and promotes system-wide improvements in care delivery. At a time when demand for mental health services continues to rise, this bill provides a critical tool to ensure that coverage translates into real access.

For these reasons, the Maryland Psychological Association respectfully urges a favorable report on Senate Bill 774. 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.

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