



MARYLAND  
CATHOLIC  
CONFERENCE

March 26<sup>th</sup> 2026

SB428

**Maryland Medical Assistance Program and Health Insurance - Collaborative Care Model -  
Cost Sharing Prohibition  
Health Committee  
Position: Favorable**

The Maryland Catholic Conference offers this testimony in support of **Senate Bill 428**. The Maryland Catholic Conference is the public policy representative of the three (arch)dioceses serving Maryland, which together encompass over one million Marylanders. Statewide, their parishes, schools, hospitals and numerous charities combine to form our state's second largest social service provider network, behind only our state government.

**Senate Bill 428** prohibits the Maryland Department of Health and certain insurance carriers from imposing copays, coinsurance, or deductibles for services provided under the Collaborative Care Model in primary care settings that serve Medicaid recipients. The Collaborative Care Model integrates mental and behavioral health care into primary care, ensuring that Marylanders receive timely, coordinated, and comprehensive treatment without financial barriers. By removing cost-sharing requirements, the bill ensures that those who rely on the Maryland Medical Assistance Program have equitable access to essential care.

This legislation would bring tremendous benefit to the State of Maryland by reducing long-term health costs, improving patient outcomes, and helping to close persistent health disparities. Communities would experience stronger support systems as more individuals receive the mental health and behavioral health services they need to function well at home, at work, and in society. Families would see improved stability as untreated mental health conditions—often left unaddressed due to cost—are treated earlier and more effectively. For individual Marylanders, especially those in low-income communities, eliminating copays and deductibles removes the greatest barrier to receiving life-changing care. It affirms that health access is not a privilege based on financial means but a public good that strengthens the whole state.

**Senate Bill 428** aligns with the principles of human dignity, solidarity, and the preferential option for the poor. The Church teaches that every person deserves access to the care necessary for their physical and mental well-being, particularly the most vulnerable among us. Mental health care supports the whole person and allows individuals to fully participate in family life and their communities. By ensuring financial barriers do not prevent access to essential behavioral health services, this legislation upholds the dignity of every person and reflects our shared moral duty to care for one another with compassion and justice.

For these reasons, the Maryland Catholic Conference urges a favorable report on **Senate Bill 428**.