



# *Maryland Senior Citizens Action Network*

## **MSCAN**

*AARP Maryland*

*Alzheimer's  
Association,  
Maryland Chapters*

*Baltimore Jewish  
Council*

*Catholic Charities of  
Baltimore*

*Central Maryland  
Ecumenical Council*

*Church of the Brethren*

*Episcopal Diocese of  
Maryland*

*Housing Opportunities  
Commission of  
Montgomery County*

*Lutheran Office on  
Public Policy in  
Maryland*

*Maryland Association of  
Area Agencies on Aging*

*Maryland Catholic  
Conference*

*Mental Health  
Association of Maryland*

*Mid-Atlantic LifeSpan*

*National Association of  
Social Workers,  
Maryland Chapter*

*Presbytery of Baltimore*

*The Coordinating  
Center*

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The Maryland Senior Citizens Action Network (MSCAN) is a statewide coalition of advocacy groups, service providers, faith-based and mission-driven organizations that supports policies that meet the housing, health, and quality of care needs of Maryland's low and moderate-income seniors.

**MSCAN supports HB 280.** HB 280 will align Maryland mental health and substance disorder parity law with the existing federal regulations that were developed to implement the Mental Health Parity and Addiction Equity Act. The Parity Act protects people who require behavioral health care by mandating that health care plans must use standards for mental health and substance use benefits that are comparable to, and no more restrictive than, the standards for other medical/surgical benefits. HB 280 will:

- Define mental health and substance use disorder benefits;
- Require health plans to collect and evaluate data on access to mental health and substance use disorder benefit and explain any differences in access, as well as the steps taken by the insurer to address the differences;
- Prohibit the use of discriminatory information, evidence, sources and standards in the design and application of treatment limitations;
- Require coverage of meaningful benefits in mental health and substance use disorder in every classification in which medical/surgical meaningful benefits are covered; and
- Ensure that the Maryland Insurance Administration's authority to enforce the parity act is based on state regulations and is not dependent on the federal law.

Parity is especially critical for older adults, who face higher rates of depression, anxiety, and social isolation. Ensuring true parity helps prevent delayed treatment, avoidable crises, and increased health care costs for seniors and their families. By codifying these rules in Maryland statute, the state will ensure that any changes in the federal law that weaken the Parity Act will not negatively impact older Marylanders who need behavioral health care.

For these reasons, MSCAN supports HB 280 and urges a favorable report.