

Testimony in Support of Senate Bill 774 – The TRUTH Act Before the House Health Committee

Chair Bagnall, Vice Chair Cullison, and Members of the Committee:

Thank you for the opportunity to provide testimony in support of Senate Bill 774 – The TRUTH Act. My name is Alyssa Sanders, and I serve as the Director of Advocacy at EveryMind, a nonprofit organization that has served Maryland’s communities for nearly 70 years by providing prevention, early intervention, and mental health services across the continuum of care, including running one of the state’s 988 Suicide and Crisis Lifelines.

EveryMind strongly supports Senate Bill 74 because it provides important transparency that allows families, employers, and policymakers alike to see whether coverage actually translates into access to mental health care—and makes it possible to track that transparency over time. While this doesn’t create new benefits or coverage requirements, it does allow for people to find better health plans that meet all of their complex needs, rather than having to seek out-of-network support for mental health treatments not included in their existing plan.

I’d like to take this opportunity to share some key information about this proposed legislation that helps to highlight what it does and does not do:

- **Necessity**
 - Federal parity laws set coverage standards, but they don’t require public transparency about how access to said coverage works in practice.
 - This bill allows individuals, families, and employers to see side-by-side comparisons of insurance plans to see whether mental health and substance use coverage functions like medical coverage, allowing them to choose a plan that is right for their needs.
- **Cost and Budget**
 - This will have no cost to the state, and can be implemented using existing Maryland Insurance Administration (MIA) resources.
 - This will also have no cost to individuals, families, employers, or carriers.
 - The hope is that this legislation will improve healthcare spending for individuals and families by allowing them to pick a plan that fits their complex needs, while also ensuring that the comparison helps control premiums from the carriers.
- **Access**
 - Youth especially face serious barriers to access for mental health care, and this bill requires youth-specific reporting on networks, delays, denials, and out-of-network use.
 - Out-of-network use in mental health care is predominantly driven by the inability to find available in-network care, and this bill hopes to circumvent this problem.



- **Transparency**
 - Patient information is protected under this legislation, which only reports out on carrier-level metrics, ensuring no HIPAA violations.
- **Other Legislation**
 - This builds on previous Maryland legislation that set rules and provided enforcement tools, filling in the gap by creating a full, clear picture of how coverage works across carriers.
 - Other states, such as New York and Oregon, have passed similar legislation, and a federal bill to do the same has been held up in hearings despite a majority of Congress interested in passing such legislation.
 - If Maryland were to pass this bill, we would be uniquely situated to be a leader in this space.

At EveryMind, we see the impact of access to mental health treatment, and see this bill as an avenue to better supports for Marylanders in need. For this, we urge a favorable report on Senate Bill 774. Thank you for your consideration, and for your leadership on this critical issue.