



March 26, 2026

House Health Committee

Senate Bill 205 - -- Health Insurance – Mental Health and Substance Use Disorders – Codification of Federal Requirements

POSITION: FAVORABLE

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

On behalf of the Recovery Housing & Treatment Center Coalition of Maryland (RHTC), we respectfully submit this letter in support of Senate Bill 205.

RHTC represents recovery housing operators and behavioral health treatment providers across Maryland who serve individuals navigating substance use disorders and co-occurring mental health conditions. Our members are a critical part of the State’s continuum of care, supporting individuals from detox and treatment through long-term recovery and stability.

Senate Bill 205 takes an important step toward strengthening Maryland’s behavioral health system by codifying federal mental health parity requirements into State law and enhancing the authority of the Maryland Insurance Administration to enforce those standards.

For the individuals our members serve, access to timely and appropriate care is not theoretical, it is the difference between recovery and relapse, between stability and crisis. While parity laws exist at the federal level, inconsistent application and limited transparency have too often resulted in barriers to care, particularly for substance use disorder treatment services.

This legislation addresses those gaps in several meaningful ways:

- **Strengthening enforcement:** By clearly establishing State-level authority, this bill ensures that parity requirements are not only aspirational but enforceable.
- **Improving transparency:** Requiring carriers to collect and report data on access to care will help identify disparities and hold systems accountable.
- **Expanding access:** Clarifying coverage expectations and requiring explanations for differences in access will reduce delays and denials that disrupt treatment and recovery.



For providers within the recovery continuum, these reforms are critical. Delayed or denied access to care often results in individuals cycling through higher-cost systems, including emergency departments, hospitals, and, at times, the criminal justice system. Ensuring parity in behavioral health coverage supports earlier intervention, continuity of care, and better long-term outcomes.

RHTC also appreciates that this bill aligns with broader statewide efforts to treat behavioral health with the same urgency and legitimacy as physical health. True parity is essential to building a system that works—not only for patients and families, but also for the providers working every day to meet growing demand.

For these reasons, RHTC respectfully urges a favorable report on Senate Bill 205.

For more information call or email:

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