



Tc4health@gmail.com
www.qualequityaccess.com

January 27, 2026

**BILL: HB 280 – Health Insurance - Mental Health and Substance Use Disorders -
Codification of Federal Requirements**

COMMITTEE: Health Committee

POSITION: Favorable with Amendments (FWA)

RE: Statement of Support with Requested Amendments

Dear Chair Bagnall, Vice Chair Cullison, and Honorable members of the Health Committee

I am Alita-Geri Carter, the owner of Qualequity Access, LLC., a consultancy grounded in data-driven transformation that advocates for quality, equity, access, and accessibility in healthcare and education. I am the mother of two children with disabilities, a former practicing nursing practitioner, special education parent advocate, and public health servant.

I am writing to express my support for the core mission of **House Bill 280**, which is a critical step toward ensuring that mental health parity is not just a theoretical concept, but a lived reality for all Marylanders. By codifying federal standards into state law, we empower the Maryland Insurance Administration (MIA) to hold carriers accountable for discriminatory access barriers.

However, to ensure this legislation truly serves the public and does not become another "insider" regulatory process, I respectfully urge the Committee to adopt the following amendments:

1. Mandate Stakeholder Inclusion of Lived Experience

Section 15-144(o) requires the Commissioner to consult with "interested stakeholders" when adopting regulations. Without specific language, "stakeholders" often defaults to industry vendors, lobbyists, and political favorites.

- **Requested Amendment:** Amend Section 15-144(o) to explicitly include **individuals with lived experience**. Specifically, patients and family members who have personally navigated the mental health or substance use disorder insurance systems and demonstrated knowledge of these systems.

2. Increase Transparency and Public Access

The bill requires carriers to collect and report extensive data on access to benefits. While this data is shared with the Commissioner, it must also be accessible to the public to prevent "information gatekeeping."

- **Requested Amendment:** Require the MIA to publish an annual, consumer-friendly **"Parity Scorecard"** for all carriers operating in Maryland. Families should not have to



Tc4health@gmail.com
www.qualequityaccess.com

file a PIA request or hire an attorney to know which insurance plans are failing to provide meaningful access to mental health care.

3. Establish a Self-Nomination Pathway for Advisory Groups

To decrease political gatekeeping, any advisory bodies created under this section should be open to community members through a transparent self-nomination process.

- **Requested Amendment:** Any workgroups or advisory committees formed to implement this act must allow for **self-nomination** by community members who possess the skill and knowledge to participate, ensuring that community voices are not silenced by a "by invitation only" appointment structure.

Conclusion

HB 280 is an essential piece of legislation for healthcare equity. By ensuring that the implementation process is transparent and led by those with direct experience, Maryland can lead the nation in true mental health parity.

I respectfully urge a Favorable with Amendments report on HB 280.

Respectfully Submitted,
Alita-Geri Carter, MSN, DNP-C, CPNP-PC, BCPA
Resident, Howard County, MD