



April 2, 2026

**House Health Committee
TESTIMONY IN SUPPORT**

SB 774 - Health Insurance - Plan Benefits and Coverage - Annual Reporting (Transparency, Reporting, Understanding, Timeliness, and Honesty (TRUTH) in Mental Health Coverage Act)

Behavioral Health System Baltimore (BHSB) is a nonprofit organization that serves as the local behavioral health authority (LBHA) for Baltimore City. BHSB works to increase access to a full range of quality behavioral health (mental health and substance use) services and advocates for innovative approaches to prevention, early intervention, treatment and recovery for individuals, families, and communities. Baltimore City represents nearly 35 percent of the public behavioral health system in Maryland, serving over 100,000 people with mental illness and substance use disorders (collectively referred to as “behavioral health”) annually.

Behavioral Health System Baltimore support SB 774 - Health Insurance - Plan Benefits and Coverage - Annual Reporting (Transparency, Reporting, Understanding, Timeliness, and Honesty (TRUTH) in Mental Health Coverage Act). This bill builds on work that the Maryland Insurance Administration is already performing to standardize and publish insurance carrier network and benefit information. This information would give the public clearer information to use when choosing health insurance and improve transparency.

Maryland ranks among the states with the greatest disparity between behavioral health and physical health coverage, where residents are 8.7 times as likely to need an out of network behavioral health provider compared to a medical provider.¹ Maryland carriers have also been shown to impose more stringent prior authorization and utilization management policies for behavioral health services which directly impedes access to needed services. Maryland households should have access to easily understandable information to navigate these differences in behavioral health coverage across carriers.

HB 1157 would help Maryland households and policy makers by creating universal standards for publicly reporting a variety of key behavioral health coverage metrics. This would empower Marylanders to better choose between insurance plans that address their unique needs and circumstances. By empowering consumers, it would also incentivize insurance carriers to provide behavioral health coverage to meet consumer needs. This reporting would not impose any new costs on carriers or consumers, and it can largely be accomplished with information that is already reported in different venues.

SB 774 would simplify behavioral health insurance coverage reporting and improve transparency. **BHSB urges the House Health Committee to support SB 774.**

For more information, please contact BHSB Policy Director Dan Rabbitt at 443-401-6142 or daniel.rabbitt@bhsbaltimore.org

¹ RTI International, *Behavioral health parity – Pervasive disparities in access to in-network care continue*. Available at: <https://www.rti.org/publication/behavioral-health-parity-pervasive-disparities-access-network-care-continue>