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PSYCHOLOGICAL
ASSOCIATION

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February 17, 2026

Delegate Heather Bagnall, Chair
Delegate Bonnie Cullison, Vice Chair
Health Committee
240 Taylor House Office Building
241 Taylor House Office Building
Annapolis, MD 21401

RE: HB 808 Maryland Medical Assistance Program - Step Therapy, Fail-First Protocols, and Prior Authorization - Prescription to Treat Serious Mental Illness

Position: SUPPORT

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

The Maryland Psychological Association (MPA), which represents over 1,000 doctoral-level psychologists throughout the state, asks the House Health Committee to **report favorably on HB 808 - Maryland Medical Assistance Program - Step Therapy, Fail-First Protocols, and Prior Authorization - Prescription to Treat Serious Mental Illness**. The bill addresses a crucial issue in the treatment of severe mental illness – finding the right medication as rapidly as possible.

“Step Therapy” requirements by insurance companies, also known as “Fail First,” force patients to “fail first” on cheaper and possibly less effective medications even when the prescribing practitioner has recommended other specific medications which may be more expensive and more effective. Only when the patient fails the treatment, often for painfully long periods of time, will the carrier authorize the medicine prescribed by the expert. When a health insurer requires step therapy, it can pose serious and dangerous risks to a person taking mental health medication, prolong their unnecessary suffering, and result in worsening symptoms and even more impaired functioning.

HB 808 exempts individuals with specific serious and significant mental health diagnoses from fail-first/step therapy protocols: individuals diagnosed with bipolar disorder, schizophrenia, major depression, post-traumatic stress disorder, and related movement disorders.

Untreated or inadequately treated, serious mental health conditions can result in unnecessary disability, emergency department visits and hospitalizations, unemployment, substance abuse, homelessness, inappropriate incarceration, increased risk of suicide, and diminished quality of life.

We ask the Committee to report favorably on HB 808. If we can be of any further assistance, please do not hesitate to contact MPA’s Legislative Chair, Dr. Stephanie Olarte, Ph.D. at mpalegislativcommittee@gmail.com.

Respectfully submitted,

Stephanie Wolf, JD, Ph.D.
Stephanie Wolf, JD, Ph.D.
President

Stephanie Olarte, Ph.D.
Stephanie Olarte, Ph.D.
Chair, MPA Legislative Committee

cc: Barbara Brocato & Dan Shattuck, MPA Government Affairs