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Date: April 2, 2026

Bill # / Title: Senate Bill 774 - Health Insurance - Plan Benefits and Coverage - Annual Reporting (Transparency, Reporting, Understanding, Timeliness, and Honesty (TRUTH) in Mental Health Coverage Act)

Committee: House Health Committee

Position: Support

The Maryland Insurance Administration (“MIA”) appreciates the opportunity to share its support for Senate Bill 774.

The bill would establish new data reporting requirements and increase the transparency of health insurance coverage of treatment for mental health and substance use disorders. It would require carriers to submit additional data elements that will be determined by the Maryland Insurance Commissioner. Additionally, the bill would require the MIA to make this data publicly available in an easily accessible, consumer-friendly manner.

Senate Bill 774 would help increase the decision-making power of consumers, who now would be able to make more informed decisions on what plans would be best suited to aid them in seeking professional help for mental health and substance use disorders. Data would also be available to other stakeholders to see how health plans are performing in different areas.

The MIA has worked closely with the sponsor of the bill to ensure its overall feasibility and enforceability by the MIA while still maintaining the bill’s intent.

For the reasons set forth above, the MIA recommends a favorable committee report on Senate Bill 774 and thanks the Committee for the opportunity to share its support.