



Maryland
Hospital Association

Senate Bill 631: Health Insurance – Coverage for Mental Health Benefits and Substance Use Disorder Benefits – Requirements and Reports

Position: *Support*

Bill Summary

SB 631 requires certain carriers on or before July 1 each year to submit a report to the Maryland Insurance Commissioner to demonstrate the carrier's compliance with the federal Mental Health Parity and Addiction Equity Act; requiring a carrier on or before July 1 each year to submit a report to the Commissioner on data for certain benefits by certain classification; requiring the reports to include certain information and be submitted in a certain manner; etc.

MHA Position

Under Maryland's unique Total Cost of Care agreement with the federal government, Maryland's hospitals are working to lower costs and improve population health. In addition to treating illness and injury, hospitals are reaching out beyond their four walls to keep people well and improve the health of the communities they serve. The result: hospitals are taking care of the whole person, empowering patients and families, coordinating care among different providers, and addressing social factors that influence people's health.

The success of this mission hinges on the ability of Marylanders to access the behavioral health care services they need.

SB 631 will help support behavioral health care access by placing greater accountability on insurance carriers to comply with federal and state parity laws.

Under those laws, Marylanders are entitled to receive behavioral health services through private insurance at the same level as other medical benefits. That includes coverage for life-saving care for mental health and substance use disorders, including opioid addiction.

The bill also gives patients access to information about whether their private health plans are in compliance.

Ongoing efforts to address the state's behavioral health crisis will not succeed unless these laws are followed and Marylanders have access to the behavioral health services they need.

For these reasons, we respectfully request the committee give SB 631 a *favorable* report.