



## **HB 1165 – Health Insurance – Provider Panels – Coverage for Non-Participating Providers**

**House Health and Government Operations Committee**

**February 20, 2020**

**POSITION: Support**

**The Maryland Coalition of Families:** Maryland Coalition of Families (MCF) helps families who care for someone with behavioral health needs. Using personal experience as parents, caregivers and other loved ones, we provide one-to-one peer support and navigation services to parents and caregivers of young people with mental health issues and to any loved one who cares for someone with a substance use or gambling issue.

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A persistent problem in Maryland is that many insurers have a shortage of in-network behavioral health providers. This leads to consumers having to seek services with out-of-network providers. It is burdensome for consumers to have to:

1. identify an in-network behavioral health provider, only to learn that there are no appropriate providers within a reasonable distance who can schedule an appointment within a reasonable period of time
2. then seek approval from their insurer to see an out-of-network provider
3. then identify an appropriate out-of-network provider who is within a reasonable distance and can schedule an appointment within a reasonable period of time

And this scenario assumes that a family knows of their right to get approval for non-network services; **many do not.**

After going through all of these hoops, it is then the responsibility of the patient to pay the difference between what the insurer is willing to pay an out-of-network provider and what the provider actually charges.

Given these circumstances, insurers don't need to ensure that they have adequate in-network coverage – they have little to lose – it is the consumer who bears the burden.

HB 1165 will ensure that families are adequately notified of their right to go to an out-of-network provider in certain circumstances, and that if they must go out-of-network, they pay no greater costs for covered mental health and substance use services.

We urge a favorable report on HB 1165.

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