



**House Health & Government Operations Committee
February 20, 2020**

**House Bill 455
Health Insurance - Coverage for Mental Health Benefits and Substance Use Disorder
Benefits - Treatment Criteria
Support**

NCADD-Maryland supports House Bill 455. Our organization has accompanied people from the recovery community for years here in the General Assembly as they share story after story about difficulties accessing substance use disorder services through their commercial insurance. For many of you today, this issue is new from a policy perspective. Unfortunately, the stories have not ended, even 11 years after passage by Congress of the Mental Health Parity and Addiction Equity Act of 2008.

Insurance companies by law are only allowed to sell plans that are compliant with the Parity Act. If they are in compliance, it must be assumed they are already doing the analysis necessary to ensure compliance. It should not, therefore, be a burden to submit their analyses to the Maryland Insurance Administration (MIA).

Not only will consumers benefit from knowing the plans they are purchasing are compliant with the Parity Act, the MIA will benefit as they will not have to do retrospective market conduct surveys on this issue. The staff they have hired in recent years specifically for these surveys can now focus on prospectively reviewing plans. It is not only good public policy, it is logical to have plans demonstrate up front that they are in compliance.

Being in a state of emergency with regard to the opioid overdose crisis should mean that the private insurance market is doing its part.

We thank the sponsor of the bill for her work to bring the stakeholders together to work out a compromise. We are committed to agreeing to a final product that is meaningful and gets Maryland closer to full compliance with the Parity law.

The Maryland Affiliate of the National Council on Alcoholism and Drug Dependence (NCADD-Maryland) is a statewide organization that works to influence public and private policies on addiction, treatment, and recovery, reduce the stigma associated with the disease, and improve the understanding of addictions and the recovery process. We advocate for and with individuals and families who are affected by alcoholism and drug addiction.