



The Maryland Clinical Social Work Coalition

The MdCSWC, sponsored by the Greater Washington Society for Clinical Social Work, represents the interests of more than 9,500 licensed clinical social workers in Maryland.

TO: The Honorable Shane E. Pendergrass, Chair
Members, House Health and Government Operations Committee
The Honorable Ariana B. Kelly

FROM: Judith Gallant, LCSW-C, Chair, Maryland Clinical Social Work Coalition

DATE: February 20, 2020

RE: **SUPPORT** – House Bill 455 – *Health Insurance – Coverage for Mental Health Benefits and Substance Use Disorder Benefits – Treatment Criteria*

The Maryland Clinical Social Work Coalition (MdCSWC), sponsored by the Greater Washington Society for Clinical Social Work, represents the interests of more than 9,500 licensed clinical social workers in Maryland. On behalf of MdCSWC, we **support** House Bill 455.

There continues to be significant concerns in the behavioral health provider community regarding commercial insurers compliance with federal and state parity laws that require that the coverage for mental health and substance use disorder services is at the same level as other medical benefits. Consumers continue to experience challenges accessing care from network providers and receiving the authorization for required covered services.

Passage of House Bill 455 provides a number of tools to ensure greater accountability by insurance carriers with respect to parity compliance. The legislation requires carriers to submit two reports: 1) an annual report to the Maryland Insurance Administration (MIA) to demonstrate compliance with the federal Parity Act; and 2) carrier's data for mental health benefits, substance use disorder benefits, and medical/surgical benefits. The bill allows the MIA to impose a penalty for non-compliance, which would go into a newly created Parity Enforcement and Education Fund to provide monies to support the MIA's enforcement efforts. Finally, the bill adds a clause to the appeals and grievance laws regarding the ability to file a complaint with the MIA or Health Advocacy Unit if an individual believes that he/she has been aggrieved by a carrier's non-compliance.

Despite the steps taken to ensure parity with other medical benefits, access to mental health and substance use disorder benefits continues to be a challenge. House Bill 455 will provide the MIA with the necessary data to ensure that carriers are compliant and will require carriers that are found not to be compliant to make the necessary changes. A favorable report is requested.

For more information call:

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