



6811 Campfield Road
Baltimore, MD 21207

TO: The Honorable Delores Kelley
Chairwoman, Finance Committee

FROM: LeadingAge Maryland

SUBJECT: Senate Bill 393, Maryland Medical Assistance Program and Health Insurance -
Coverage and Reimbursement of Telehealth Services

DATE: January 27, 2021

POSITION: **Favorable**

LeadingAge Maryland supports, Senate Bill 393, Maryland Medical Assistance Program and Health Insurance - Coverage and Reimbursement of Telehealth Services.

LeadingAge Maryland is a community of not-for-profit aging services organizations serving residents and clients through continuing care retirement communities, affordable senior housing, assisted living, nursing homes and home and community-based services. We represent more than 120 not-for-profit organizations, including the vast majority of CCRCs in Maryland. Our mission is to expand the world of possibilities for aging in Maryland. We partner with consumers, caregivers, researchers, faith communities and others who care about aging in Maryland.

This bill requires Medicaid to provide health care services appropriately delivered through “telehealth” to program recipients regardless of their location at the time services are provided and allow a “distant site provider” to provide health care services to a recipient from any location at which the services may be delivered through telehealth. The bill expands the definitions of “telehealth” for both Medicaid and private insurance. Insurers, nonprofit health service plans, and health maintenance organizations (collectively known as carriers) must provide coverage for health care services appropriately delivered through telehealth regardless of the location of the patient at the time the services are provided. A carrier must reimburse for services appropriately provided through telehealth on the same basis and at the same rate as if delivered in person. A carrier must allow an insured to select the manner in which a service is

delivered, may not require an insured person to use telehealth in lieu of in-person service delivery and may use telehealth to satisfy network access standards under specified circumstances. The bill's insurance provisions apply to all policies, contracts, and health benefit plans issued, delivered, or renewed in the State on or after January 1, 2022.

This legislation focuses exclusively on mental health and substance use disorder services because there has been an increased need for those services during the pandemic, especially with seniors who are experiencing tremendous social isolation. We are seeing high and disproportionate use of telehealth for mental health services as compared to any other somatic condition. Limited access to mental health and substance abuse providers in private carrier networks in Maryland can be addressed in part by telehealth, as long as patients consent. Using telehealth has allowed for greater flexibility with regard to outreach. As patients move through different continuums of care (skilled nursing homes to home as an example), access to technology may vary, yet treatment continues. Allowing for non-video aspects is helpful. With COVID in mind, it allows for safe treatment and for treatment when transportation is a concern (again, especially given COVID and older adults not wanting to use public transportation). Treatment should be offered in all communication/connection formats.

For these reasons, LeadingAge Maryland respectfully requests a favorable report for Senate Bill 393.

For additional information, please contact Aaron J. Greenfield, 410.446.1992