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TO: The Honorable Shane E. Pendergrass, Chair

Members, House Health and Government Operations Committee

The Honorable Ariana B. Kelly

FROM: Danna L. Kauffman

Pamela Metz Kasemeyer Richard A. Tabuteau

DATE: February 20, 2020

RE: **SUPPORT** – House Bill 455 – Health Insurance – Coverage for Mental Health Benefits

and Substance Use Disorder Benefits – Treatment Criteria

On behalf of the Maryland State Medical Society, the Maryland Chapter of the American Academy of Pediatrics, and the Mid-Atlantic Association of Community Health Centers, we submit this letter of **support** for House Bill 455. Beginning in 2021, House Bill 455 requires insurance carriers to submit two compliance reports to the Maryland Insurance Administration (MIA) on: 1) the carrier's compliance with the Parity Act; and 2) the carrier's data regarding the delivery of mental health benefits, substance use disorder benefits and medical/surgical benefits. The bill specifies what must be included in each report and 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. Lastly, 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.

House Bill 455 is a consumer protection bill to ensure that carriers are complying with required parity laws and are only selling plans that do comply. Access to mental health and substance use disorder benefits continues to be a challenge despite the steps taken to ensure parity with other medical benefits. House Bill 455 will provide the necessary data to MIA to ensure that carriers are compliant and will require carriers that are found not to be compliant to make the necessary changes.

We urge a favorable vote.

For more information call:

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