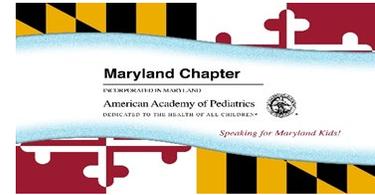




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Senate Finance Committee

February 18, 2026

Senate Bill 428 – *Maryland Medical Assistance Program and Health Insurance – Collaborative Care Model – Cost Sharing Prohibition*

**POSITION: SUPPORT**

On behalf of MedChi, The Maryland State Medical Society, and the Maryland Chapter of the American Academy of Pediatrics, we submit this letter of **support** for Senate Bill 428. This bill states that neither the Maryland Department of Health nor a commercial health insurer may impose a copayment, coinsurance, or deductible requirement for services provided under the Collaborative Care Model (CoCM) statewide in primary care settings that provide health care services to recipients.

Enacted through legislation in 2018, the CoCM is an evidence-based, team-driven approach that integrates behavioral health services into primary care by pairing primary care providers with care managers and psychiatric consultants to deliver coordinated, measurement-based treatment. Eliminating cost sharing in the CoCM will have a positive effect by increasing patient engagement, improving clinical outcomes, and reducing the likelihood of costly downstream care.

Behavioral health treatment requires frequent follow-up care. When cost sharing is eliminated, patients are more likely to initiate and continue crucial therapy. If each encounter requires cost-sharing, patients may stop treatment, especially among Medicaid recipients with lower incomes who face transportation and other financial barriers. If treatment is stopped prematurely, there is a greater risk for emergency department visits, hospitalizations, and worsening of conditions. Therefore, we believe that Senate Bill 428 is the next step in building on and creating a successful model. We urge a favorable vote on Senate Bill 428.

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