

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

Finance Committee

February 18, 2026

Position: FAVORABLE

Mental Health Association of Maryland (MHAMD) is a nonprofit education and advocacy organization that brings together consumers, families, clinicians, advocates and concerned citizens for unified action in all aspects of mental health and substance use disorders (collectively referred to as behavioral health). We appreciate the opportunity to provide this testimony in strong support of Senate Bill 428.

SB 428 prohibits Medicaid and commercial carriers from imposing a copay, coinsurance, or deductible for behavioral health services provided via the Collaborative Care Model (CoCM). **This bill is a priority for the Maryland Behavioral Health Coalition.**

CoCM is a validated, patient-centered, evidence-based approach for integrating physical and behavioral health care in primary care settings. The model has been validated in over 90 randomized controlled trials and shown to improve health outcomes, mitigate behavioral health workforce challenges, and reduce disparities in access to care. There is also mounting evidence that use of CoCM reduces total healthcare costs.¹

The Maryland General Assembly has taken steps in recent years to expand access to this model. Unfortunately, state data shows a drop-off of CoCM billing after a patient's first visit, which defeats the purpose and negates the benefits of the model. The decline in billing after the initial appointment has been attributed to a reluctance among patients to pay additional out-of-pocket costs for the important follow-up visits. SB 428 would address this issue by eliminating those out-of-pocket costs. This approach was recommended as a key CoCM expansion strategy in a timely new national report issued earlier this month.²

Increasing the uptake of CoCM across primary care providers is a critical component of Maryland's broader efforts to expand access to quality mental health care and reduce overall health care costs. **For these reasons, MHAMD supports SB 428 and urges a favorable report.**

¹ https://www.filesbff.org/CoCM_Total_Healthcare_Costs_Issue_Brief.pdf

² https://files.mhtari.org/COCM_Progress_Report.pdf