

**Senate Bill 774 Health Insurance - Plan Benefits and Coverage - Annual Reporting  
(Transparency, Reporting, Understanding, Timeliness, and Honesty  
(TRUTH) in Mental Health Coverage Act)**

Finance Committee

March 4, 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 (MH) and substance use disorders (SUD). We appreciate the opportunity to provide this testimony in support of Senate Bill 774.

SB 774 requires Maryland health insurers to publicly report standardized data on mental health and substance use coverage, allowing consumers and employers to compare access across carriers based on real-world information.

The Maryland General Assembly and the Maryland Insurance Administration have taken important steps over the years to address network adequacy concerns and improve access to treatment for individuals with mental health and substance use disorders. And while progress is being made, it is still not guaranteed that Marylanders with commercial insurance can access in-network behavioral health care when needed. According to an [independent national report](#)<sup>1</sup> published in April 2024, Marylanders are nearly nine times more likely to go out-of-network for behavioral health care versus primary care, a rate that is twice the national average and fourth worst in the nation.

This bill would empower Maryland consumers and employers with information they could use to compare and identify carriers offering strong coverage, value and in-network access to care. As determined by MIA, publicly available metrics could include the frequency that enrollees go out-of-network for behavioral health care, the number of non-active providers, and access to evidence-based care delivery models like the Collaborative Care Model. The data would be structured to allow for meaningful comparisons across populations, provider type, and more.

SB 774 supports consumer choice and builds upon Maryland's continuing efforts to ensure commercial carriers are meeting their parity obligations. For these reasons, MHAMD supports this bill and urges a favorable report.

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<sup>1</sup> Mark, T. L., & Parish, W. J. (2024). Behavioral health parity – Pervasive disparities in access to in-network care continue. RTI International.

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