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New Study Finds Continuing Pervasive Disparities in Access to In-Network Mental Health and Substance Use Care

While Maryland Continues to Rank Near the Bottom of States in Several Access to Care Indicators, New and Enhanced Statewide Parity Enforcement Efforts Aim to Eliminate Discriminatory Health Plan Coverage for Marylanders Seeking Mental Health and Substance Use Treatment

ANNAPOLIS, MD – A new study by health economists at nonprofit research institute RTI International adds to recent research demonstrating a lack of access to affordable mental health and substance use treatment in the United States.

Authors of the study used claims and enrollment data from more than 22 million individuals captured annually from 2019 through 2021 to evaluate out-of-network use and reimbursement rates across all 50 states and the District of Columbia.

The study's findings, detailed in the report [Behavioral Health Parity – Pervasive Disparities in Access to In-Network Care Continue](#), show that patients went out-of-network 3.5 times more often to see a behavioral health clinician than a medical/surgical clinician, 8.9 times more often to see a psychiatrist, 10.6 times more often to see a psychologist, 6.2 times more often for acute behavioral inpatient care, and 19.9 times more often for sub-acute behavioral inpatient care.

The study also revealed that in-network office visit reimbursement, a key lever that health plans use to encourage provider participation in their networks was, on average, 22% higher for office visits with medical/surgical clinicians than office visits with behavioral clinicians. Notably, physician assistants were reimbursed for office visits at an average amount 19% higher than psychiatrists and 23% higher than psychologists.

“RTI concluded that high out-of-network use for mental health and substance use treatment cannot be explained by a shortage of behavioral health providers,” said Henry Harbin, MD, senior advisor to the Bowman Family Foundation. “If that were the explanation, we’d see the same out-of-network use disparities for primary care physicians, which are in even shorter supply than mental health providers, according to HRSA, the federal agency that monitors health care workforce shortages.”

Maryland Data and Parity Enforcement Efforts

Similar to findings from a [2019 report by Milliman, Inc.](#), data from this study shows Maryland among the lowest states in the nation with respect to several indicators used to determine overall access to mental health and substance use care. Key findings include:

- Maryland out-of-network office visit use is the 4th worst in the nation. Marylanders are nearly 9 times more likely to go out-of-network for behavioral health care versus primary care, a rate that is more than twice the national average.
- Marylanders are nearly 21 times more likely to go out of network for inpatient behavioral health treatment versus inpatient medical/surgical treatment, a rate that is more than three times the national average.
- Maryland in-network behavioral health clinicians are reimbursed 23% less than other doctors performing similar services.

“This report highlights a triple whammy for employers,” said John Miller, executive director of the MidAtlantic Business Group on Health. “The barriers to in-network care make it nearly impossible for employers to meet federal parity requirements. Employers can’t achieve equity goals, as underserved populations often cannot afford out-of-network fees. Finally, the lack of access impairs workforce productivity and impacts the bottom line, as studies show that employees living with behavioral health conditions have significantly higher medical costs.”

New and enhanced statewide parity enforcement efforts, however, are giving behavioral health advocates reason to be hopeful. “The Maryland Insurance Administration (MIA) in recent years has been one of the most vigorous regulatory bodies in the country in their enforcement of state and federal parity laws,” said Linda Raines, chief executive officer of the Mental Health Association of Maryland. “MIA is already implementing several of the recommendations from this report, and new legislation passed this year by the Maryland General Assembly will further enhance the agency’s enforcement authority.”

About the Report

The report was commissioned by the Mental Health Treatment and Research Institute, a tax-exempt subsidiary of The Bowman Family Foundation. A portion of the cost of the report was funded by the American Psychiatric Association, the American Psychological Association, and the National Association for Behavioral Healthcare. The authors are responsible for the content and the views expressed in the report.

About The Path Forward for Mental Health and Substance Use

The Path Forward is a first-of-its kind private sector initiative to drive market-based improvements in behavioral health treatment and healthcare equity for all Americans. The Path Forward recommends implementation of five evidence-based reforms to improve access to effective, affordable, and timely behavioral health treatment, and reduce total healthcare costs. A key element of this multi-stakeholder initiative is the creation of a Regional Employer Stakeholder Engagement Team (RESET) in eight key regions (CA, FL, KS, MD/DC/VA, MN, NY/NJ/CT, TN, TX) to

leverage the influence of business coalitions, and their employer and other purchaser members. The Path Forward's partners are the National Alliance of Healthcare Purchaser Coalitions, Meadows Mental Health Policy Institute, American Psychiatric Association Foundation Center for Workplace Mental Health, American Psychiatric Association, and The Bowman Family Foundation.

Together, the MidAtlantic Business Group on Health and the Mental Health Association of Maryland lead the Path Forward initiative in the MidAtlantic region.

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MidAtlantic Business Group on Health is an association of employer health care purchasers that drives cost-effective healthcare, through value-based purchasing.

Mental Health Association of Maryland 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, mental illness, and substance use.