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BULLETIN 13-19

Date: June 13, 2013

To: **Insurers, Nonprofit Health Service Plans, and Health Maintenance Organizations Offering or Planning to Offer Health Benefit Plans in the Individual and Small Group Markets in Maryland (“Carriers”)**

Re: **Provider Networks – Substance Use Disorder Services**

The purpose of this bulletin is to clarify that carriers may include alcohol abuse and drug abuse treatment programs certified by the Department of Health and Mental Hygiene under Maryland Health General Article § 8-403 within their provider networks for the delivery of substance use disorder services, including outpatient and intensive outpatient services, for non-grandfathered health benefit plans with plan or policy years that begin on or after January 1, 2014.

On January 3, 2013, the Maryland Insurance Administration (MIA) issued Bulletin 13-01, providing detailed information to carriers regarding the essential health benefits (EHBs) that will be required of non-grandfathered health benefit plans in the individual and small group markets with plan years or policy years that begin on or after January 1, 2014. For mental health and substance use disorder services, EHBs are those found in the Government Employees Health Association, Inc. (GEHA) Benefit Plan, selected by the Maryland Health Care Reform Coordinating Council for inclusion in the State’s EHB benchmark plan. As detailed more fully in MIA Bulletin 13-01, mental health and substance use disorder EHBs that must be included in all non-grandfathered health benefit plans with plan or policy years beginning on or after January 1, 2014 include (a) professional services by licensed professional mental health and substance use practitioners when acting within the scope of their license, such as psychiatrists, psychologists, clinical social workers, licensed professional counselors, or marriage and family therapists; (b) inpatient hospital and inpatient residential treatment centers services; (c) outpatient hospital services; and (d) emergency room services.

Notwithstanding the mental health and substance use disorder benefits set forth in the State’s EHB benchmark plan, however, nothing in MIA Bulletin 13-01 prohibits a carrier from contracting with State-certified outpatient and intensive outpatient treatment programs to assist the carrier in delivering a full continuum of medically necessary and appropriate substance use disorder services.

Questions concerning this bulletin may be directed to the Life/Health Section of the Maryland Insurance Administration at (410) 468-2170.

Signature on original

A solid black rectangular box redacting the signature of Brenda A. Wilson.

Brenda A. Wilson
Associate Commissioner
Life and Health