



May 20, 2026

Dear Representative Chukwuocha, Senator Townsend, Members of the House Health & Human Development Committee,

The Medical Society of Delaware (MSD) supports Senate Bill 22, an Act to establish fair standards in mental health care. Delaware faces significant challenges in ensuring timely, affordable, and evidence-based care for mental health and substance use disorders. These challenges affect children, adolescents, and adults, including individuals who are insured.

Even when patients find in-network mental health or substance use disorder care, they often face delays, denials, and administrative barriers that prevent access to physician-recommended treatment. For those in crisis or needing ongoing care, these obstacles can worsen symptoms, trigger relapse, and sometimes lead to tragic outcomes.

MSD supports SB 22 because it offers practical and meaningful solutions to close existing gaps in coverage, improve access to care, and ensure that patients receive true value for their premium dollars. This legislation helps ensure that insurance coverage functions as intended—supporting, rather than obstructing, medically necessary care. Key provisions of SB 22 that MSD strongly supports include:

- **Requiring coverage of the full continuum of medically necessary mental health and substance use disorder care**, consistent with generally accepted clinical standards.
- **Ensuring the use of criteria developed and endorsed by nonprofit professional medical associations for determining the appropriate level of services** rather than proprietary or insurer-driven criteria.
- **Improving timely access to care** by establishing clear standards for network adequacy and requiring coverage of out-of-network care when appropriate in-network providers are not available.
- **Strengthening protections against overly restrictive utilization management practices**, including unreasonable prior authorization and concurrent review requirements that delay or disrupt care.
- **Expanding access to life-saving medications** by ensuring their availability without unnecessary or clinically inappropriate barriers.

SB 22’s requirement that insurers use solely high-quality criteria from nonprofit professional medical associations, which are transparent and developed through an open and peer-reviewed process, is particularly essential to preventing inappropriate coverage denials. Along with the bill’s other provisions, SB 22 will help ensure that patients receive the right care, at the right time, and in the right setting—without facing unnecessary administrative hurdles that compromise health outcomes. This legislation is especially critical as demand for behavioral health services continues to grow. One in five Delaware residents experiences a mental health condition each year. We do respectfully request that either the bill or regulations incorporate the appropriate provisions to ensure compliance and enforcement.

By aligning insurance coverage with clinical best practices, SB 22 will improve patient outcomes while promoting a more efficient and effective healthcare system for Delaware.

Respectfully,

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Chair, MSD Government Affairs Committee