

Department of Legislative Services  
Maryland General Assembly  
2026 Session

FISCAL AND POLICY NOTE  
First Reader

House Bill 1094  
Health

(Delegates Hutchinson and Adams)

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**Health Insurance - Graduate-Level Clinical Interns - Required Reimbursement**

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This bill requires certain health insurance policies that provide reimbursement for a service within the lawful scope of practice of a licensed graduate professional counselor (LGPC), licensed master social worker (LMSW), or licensed psychologist to reimburse for the service provided by a graduate-level counseling clinical intern, graduate-level social work clinical intern, or graduate-level psychology clinical intern under specified circumstances. **The bill takes effect January 1, 2027, and applies to all policies, contracts, and health benefit plans issued, delivered, or renewed in the State on or after that date.**

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**Fiscal Summary**

**State Effect:** Minimal increase in special fund revenues for the Maryland Insurance Administration (MIA) in FY 2027 only from the \$125 rate and form filing fee. Any additional MIA workload can be handled with existing budgeted resources.

**Local Effect:** None.

**Small Business Effect:** Potential meaningful.

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**Analysis**

**Bill Summary:** Services must be reimbursable if they are (1) provided at an outpatient health care facility; (2) provided by a counseling clinical intern, social work clinical intern, or psychology clinical intern who is enrolled in a counseling, social work, or psychology graduate program and providing the services under the direct supervision of a licensed clinical professional counselor (LCPC), a licensed certified social worker-clinical

(LCSW-C), or a licensed psychologist; and (3) billed by the supervising LCPC, LCSW-C, or licensed psychologist.

## **Current Law:**

### *Reimbursement Parity*

Each individual, group, or blanket health insurance policy issued by an insurer or nonprofit health service plan that provides reimbursement for certain services must reimburse specified providers for those services.

If a policy, contract, or certificate provides for reimbursement for a service that is within the lawful scope of practice of an LCPC, a licensed clinical marriage and family therapist, a licensed clinical alcohol and drug counselor, or a licensed clinical professional art therapist, the insured or any other person covered by the policy or certificate is entitled to reimbursement for the service.

If a policy or certificate provides for reimbursement for a service that is within the lawful scope of practice of a licensed certified social worker (LCSW), the insured or any other person covered by the policy or certificate is entitled to reimbursement for the service regardless of whether the service is performed by a physician or an LCSW-C.

If a policy, contract, or certificate provides for reimbursement for a service that is within the lawful scope of practice of a licensed psychologist, the insured or any other person covered by the policy, contract, or certificate is entitled to reimbursement for the service regardless of whether the service is performed by a physician or licensed psychologist.

### *Graduate-level Health Occupations*

An LGPC is an individual approved by the State Board of Professional Counselors and Therapists to practice “graduate professional counseling,” which is clinical professional counseling performed under the supervision of an LCPC or another licensed health care provider approved by the board while obtaining the two years of postgraduate supervised experience required for licensure as a clinical professional counselor.

An LMSW is an individual licensed by State Board of Social Work Examiners, on or after July 1, 2018, to practice “master social work,” which means to practice social work under the supervision of an LCSW, LCSW-C, or LMSW or, if approved by the board, to engage in independent practice.

**Small Business Effect:** Small business behavioral health clinics may receive additional reimbursement for services provided by graduate-level clinical interns and their respective licensed supervisors.

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### **Additional Information**

**Recent Prior Introductions:** Similar legislation has not been introduced within the last three years.

**Designated Cross File:** SB 910 (Senator Mautz) - Finance.

**Information Source(s):** Maryland Department of Health; Maryland Insurance Administration; Department of Legislative Services

**Fiscal Note History:** First Reader - March 4, 2026  
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Analysis by: Jennifer B. Chasse

Direct Inquiries to:

(410) 946-5510

(301) 970-5510