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Thursday February 20, 2025

The Honorable Joseline A. Pena-Melnyk
241 Taylor House Office Building
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Annapolis, MD 21401

Testimony of Trans Maryland

IN SUPPORT WITH AMENDMENT OF

House Bill #718: Maryland Health Insurance Coverage Protection Commission - Established

To the Chair, Vice Chair, and esteemed members of the Health and Government Operations Committee:

Trans Maryland is a multi-racial, multi-gender, trans-led community power building organization dedicated to Maryland's trans community. Trans Maryland believes in protecting the rights of all Marylanders, particularly transgender community members, to access safe, inclusive, and appropriate healthcare.

Unfortunately, while governmental programs like Medicare, Medicaid, the Children's Health Insurance Program (CHIP), and the Patient Protection and Affordable Care Act (ACA) have helped to ensure access to healthcare for many Marylanders, they are under extreme threat from the second Trump Administration, which has already taken unilateral actions to gut coverage, cut off spending with no notice, and disregard clear Congressional mandates on both spending and scope of coverage.

In this environment, House Bill 718 is an unfortunate necessity. The Health Insurance Coverage Protection Commission it creates is a crucial step to ensure that Maryland stays ahead of changes from the federal government, so that the state can continue to ensure quality healthcare to all of its residents. By watching—and, indeed, anticipating—changes at the federal level, the Commission can make immediate recommendations state agencies such as the Maryland Department of Health, while also laying critical groundwork for legislative sessions in 2026 and beyond.

But while we wholeheartedly support House Bill 718, Trans Maryland believes it is critical that the Commission be constructed in a way that takes into account the lived experiences of communities most at risk of losing access to healthcare.

As drafted, the bill calls for the commission to include no more than three consumer representatives, with the only requirements for their appointment being that one must be a "consumer of health care services," while the other two be "members of the public." We would



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encourage this committee to consider expanding the number of consumer representatives so that they make up more than 1/7th the Commission.

In addition, while broad cuts to federal healthcare programs will affect all Marylanders, there are identifiable communities that will be hurt more than others. For these reasons, we believe it is critical that the commission include representatives from these communities, including Black, Latine, disabled, transgender, and immigrant Marylanders, as well as a representative from groups fighting for reproductive rights for Marylanders. Indeed, each of these groups has already been disproportionately hurt by the actions of the second Trump administration, and an honest conversation about the effects of federal cuts cannot be made without having us present.

For these reasons, Trans Maryland urges a favorable report with amendment on House Bill 718.