



February 10, 2026

To Whom It May Concern:

I am writing in strong support of HB442. I am a Maryland attorney who represents victims of negligence in nursing homes and assisted living facilities across the State of Maryland, as well as in Washington, DC.

HB442 would simply extend the same common-sense disclosure requirement that already applies to physicians and physician assistants in Maryland to nursing homes, assisted living facilities, and nurse midwives.

Families making the difficult decision to place a loved one in a facility deserve to know whether that facility maintains professional liability insurance coverage. In my practice, I have handled nursing home and assisted living facility cases involving egregious conduct, including serious neglect leading to devastating harm and the death of elderly residents. If a facility has no insurance coverage at the time of such instances of neglect, families have little to no legal recourse. They deserve to be informed as consumers when making the decision on which facility to entrust their loved ones.

I have encountered this issue most often with assisted living facilities that are not part of a larger chain. For example, I have investigated different assisted living facility neglect cases involving facilities who engaged in egregious negligence and failed to carry insurance coverage at the time of the negligence. One case involved an assisted living facility that allowed a resident with dementia to repeatedly fall without modifying his plan of care, resulting in the resident suffering a fatal subdural hematoma in a final fall. Another involved an assisted living facility that allowed a resident with dementia to wander away from the facility unattended, resulting in that resident freezing to death outside before the facility noticed she was missing. Each of these facilities failed to carry insurance. The grieving families of these residents had no legal recourse.

HB442 advances fairness, transparency, and consumer protection without imposing an undue burden. This legislation requires transparency that consumers need to make informed decisions for their loved ones and promotes accountability in an industry that cares for some of our most vulnerable citizens. For these reasons, it is imperative that Maryland patients are educated about the fact that a nursing home or assisted living does not have liability insurance at the time of admission.

Sincerely,

Megan L. Whiteside, Esq.
Whiteside Legal, PLLC