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**HB 442 - Professional Liability Insurance Coverage - Nursing Homes, Assisted Living
Facilities, and Nurse Midwives – Disclosure
House Health Committee
February 12, 2026
FAVORABLE**

Good afternoon, Chair Bagnall, Vice Chair Cullison, and members of the House Health Committee. Thank you for the opportunity to submit testimony in support of House Bill 442, regarding the disclosure of Professional Liability Insurance Coverage by nursing homes and assisted living facilities. We thank Delegates Kaufman, Embry, Patterson, Ruff, Wims, and Woorman for sponsoring this important legislation.

My name is Sara Westrick, Advocacy Director for AARP Maryland, and I am a recently appointed member of the Oversight Committee on Quality of Care in Nursing Homes and Assisted Living Facilities.

AARP Maryland is one of the largest membership-based organizations in the state, with approximately 850,000 members. We represent the interests of Maryland's over 50 population, including families who rely on high-quality nursing home and assisted living care. AARP brings the lived experiences, concerns, and priorities of our members to the discussion table, ensuring that policy decisions reflect the needs of older adults.

AARP Maryland has a long history of advocacy on long-term care issues. We believe this bill, which requires nursing homes and assisted living programs to notify residents, prospective residents, clients, or their representatives if they do not carry professional liability insurance or if their coverage has lapsed, improves transparency and consumer protection by ensuring people know whether a facility or provider is insured.

Residents and families often assume providers have liability coverage; HB 442 closes this information gap through simple written or electronic notice. This transparency is especially critical for medically vulnerable individuals.

Families may face significant financial burdens if negligence occurs and a facility is uninsured. HB 442 empowers Marylanders to make informed choices about care settings and encourages providers to be accountable. The bill requires a simple written or electronic notice, which is standard practice for regulated facilities and minimally burdensome.

HB 442 is a commonsense, consumer-focused measure that enhances transparency and protects vulnerable Marylanders. It enables individuals to make fully informed decisions about where they or their loved ones receive care. We respectfully request that the Committee issue a favorable report. If you have any questions, please contact Sara Westrick at swestrick@aarp.org or by calling 410-310-0374.