



Wes Moore | Governor

Aruna Miller | Lt. Governor

Carmel Roques | Secretary

Date: January 27, 2026

Bill Number: **HB 275**

Bill Title: Medicare Supplement Policies – Issuance – Requirements

Committee: Health

MDOA Position: FAVORABLE

The Department of Aging (MDOA) thanks the Chair and Committee members for the opportunity to submit this favorable testimony for House Bill (HB) 275 - Medicare Supplement Policies – Issuance – Requirements.

As Maryland’s State Unit on Aging, the Maryland Department of Aging (MDOA) oversees the Area Agency on Aging (AAA) network and administers the State Health Insurance Assistance Program (SHIP). Through SHIP, our certified counselors provide free, unbiased counseling to thousands of Maryland’s Medicare beneficiaries annually, including many who are no longer eligible for Medicaid. This direct engagement gives us firsthand insight into the barriers to coverage that HB 275 resolves, as SHIP is one of the primary resources educating beneficiaries of their guaranteed issue rights.

MDOA commends the Maryland Insurance Administration for bringing forward HB 275. This bill represents a vital step toward strengthening consumer protections by ensuring that Marylanders transitioning off of Medicaid are not denied Medicare Supplement coverage due to pre-existing conditions. By expanding guaranteed issue rights, HB 275 provides a critical pathway for lower-income older adults to access the reliable, comprehensive coverage they need.



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This bill directly aligns with MDOA's Longevity-Ready Maryland Plan¹, which will work to make Maryland more prepared for our increasingly longer lives over the next 10 years. We need more older Marylanders to have smooth, appropriate access to Medicare options to be Longevity Ready.

For these reasons, the Department of Aging respectfully urges a **favorable** report for HB 275. If you have any questions, please contact Andrea Nunez, Legislative Director, at andrea.nunez@maryland.gov or (443) 414-8183.

Sincerely,

Carmel Roques
Secretary
Maryland Department of Aging

¹ MD Department of Aging website, "Longevity Ready Maryland," *available at*: <https://lrm.maryland.gov/>