



Maryland
Long-Term Care
Ombudsman Program

Date: February 10, 2026

Bill Number: **HB 442 - Favorable**

Bill Title: Professional Liability Insurance Coverage - Nursing Homes, Assisted Living Facilities and Nurse Midwives - Disclosure

Committee: Health

Office of the Long-Term Care Ombudsman Position: FAVORABLE

The Maryland Office of the Long-Term Care Ombudsman Program thanks the Chair and Committee members for the opportunity to submit this favorable testimony for House Bill (HB) 442 - Professional Liability Insurance Coverage - Nursing Homes, Assisted Living Facilities and Nurse Midwives - Disclosure.

The Maryland Long-Term Care Ombudsman Program (Ombudsman Program) is authorized under the Older Americans Act. It is a statewide program that advocates for the health, safety, well-being and rights of more than 54,000 Marylanders who live in nursing homes and assisted living facilities. In fiscal year 2025 the Ombudsman Program made 7,252 visits to long-term care homes, provided 7,013 instances of information and assistance and investigated, verified and resolved 3,978 complaints made by or on behalf of residents. The Ombudsman Program empowers residents, provides resident-directed advocacy, investigates complaints and provides community education and trainings for facility staff.

HB 442 would require nursing homes and assisted living programs to provide clear notice to residents regarding professional liability insurance coverage. This reform directly affects long-term care residents; ability to understand their rights and make informed decisions.

- HB 442 advances residents' rights, safety and quality of life.
- HB 442 supports transparency, accountability and informed consent.
- HB 442 gives residents and families information and choice to protect themselves.

For these reasons, on behalf of Maryland's long-term care residents, I respectfully support HB 442. This bill will strengthen residents' rights, improve transparency and support safer, more person-centered care for Marylanders who live in nursing homes and assisted living facilities. Thank you for the opportunity to share the Ombudsman Program's perspective.

If you have any questions, please contact Karrie Craig, State Long-Term Care Ombudsman, at karrie.craig@maryland.gov or (410) 940-1721.

Sincerely,

A handwritten signature in cursive script that reads "Karrie Craig".

Karrie Craig
State Long-Term Care Ombudsman