



15 School Street, Suite 200  
Annapolis, Maryland 21401  
410-269-1554

February 12, 2026

The Honorable Heather Bagnall  
Chair, House Health Committee  
240 Taylor Office Building  
Annapolis, MD 21401

**House Bill 445 – Maryland Medical Assistance Program and Health Insurance – Coverage for Orthoses (So Every Body Can Move Act)**

Dear Chair Bagnall,

The League of Life and Health Insurers of Maryland, Inc. respectfully **opposes** *House Bill 445 – Maryland Medical Assistance Program and Health Insurance – Coverage for Orthoses (So Every Body Can Move Act)* and urges the committee to give the bill an unfavorable report.

House Bill 445 requires insurers to provide certain coverage related to orthoses and makes related changes to utilization review determinations and reimbursement requirements for these services. The result of this bill could have a dramatic impact on premium and we urge the committee to consider the affordability impact before moving forward with this legislation.

We also have operational concerns about how the bill is drafted. We are concerned about the interpretation of misuse, change in psychological condition of the patient, and other undefined terms. Orthoses themselves also substantially vary in cost depending on the model. If there is a desire to put some limits around cost sharing, it could be related to the cost of that item without insurance. We are aware that some retailers and health systems mark these products up; carriers do not engage in that practice. Carriers also cover medical condition as outlined in the bill, not by activity as drafted in House Bill 445. As with related legislation the prior two years addressing prosthetics, carriers are certainly happy to engage in discussions that might right fit this legislative approach.

That being said, the result of this legislation as introduced would be the creation of a new mandated benefit. Under the ACA, each state must pay for every health plan purchased through the Maryland Health Benefit Exchange, the additional premium associated with any state-mandated benefit beyond the federally mandated essential health benefits. This means, should the Commissioner include the mandate in the State benchmark plan, the State would be required to defray the cost of the benefits to the extent it applies to the individual and small group market ACA plans.

The League opposes any additional mandated benefits to Maryland's law. Mandated benefits add cost to health insurance policies in our state and limit the ability of insurers to design benefits to best meet the needs of enrollees.

For these reasons, the League urges the committee to give House Bill 445 an unfavorable report.

Very truly yours,

A handwritten signature in black ink, appearing to read "Matthew Celentano", with a long horizontal stroke extending to the right.

Matthew Celentano  
Executive Director

cc: Members, House Health Committee