

Testimony of Charlie Singer and Kelly Harmon, MD
In Support of SB 276 / HB 445
February 10, 2026

To the Honorable Members of the Maryland House of Representatives:

We are Maryland natives – Charlie grew up in Baltimore County, and Kelly grew up in Annapolis and later worked in Baltimore at the Kennedy Krieger Institute. We submit this testimony in strong support of SB 276 / HB 445, which would require insurers to cover medically necessary replacement ankle-foot orthotics (AFOs) when they break.

This legislation is personal for our family.

John Singer – Charlie’s father and Kelly’s father-in-law – will be testifying in person on February 4th in support of these bills. His story illustrates how essential AFOs are not just medical devices, but are lifelines to independence, dignity, and safety.

Growing up, my dad was extremely active athletically. He ran, biked, swam, sailed, skied, and played catch in the backyard. Weekends were often spent playing squash, and his 40th birthday celebration was a neighborhood 5K. He also loved cooking and baking, filling our home with warmth, joy, and incredible meals inspired by his travels and extensive cookbook selection. For a time, he even built a small business baking cookies, cakes, and other sweet goodies for friends, family, and neighbors.

In 2013, everything changed.

My dad was diagnosed with idiopathic bilateral denervation, a rare condition that took away something most of us never think twice about: balance. Suddenly, he could not walk any meaningful distance without wobbling or risking a fall. Everyday tasks—grocery shopping, filling the car with gas, even standing in place—became exhausting and frightening.

The hardest part was watching him lose not just mobility, but freedom.

The kitchen, once his favorite room in the house, grew quiet. I still remember coming home from college and finding him sitting on the floor, trying to bake muffins for our family. It was the only way he could reach the lower cabinets to retrieve a mixing bowl. To cook, he had to lower himself down, gather what he needed, place it on the counter, and then crawl to pull himself back up. Even then, he could only stir with one hand, using the other to brace himself for balance. By the time he finished, he was utterly drained by something that once brought him so much joy.

Like many families facing disability, we carried unspoken worries. Would he be able to attend milestones? Could he manage the steps at college graduation? Could he visit my fifth-floor walk-up apartment? Would he always be one misstep away from injury?

Then, four years ago, the narrative changed.

An orthotist fitted my dad with ankle-foot orthotics (AFOs), and almost overnight, he regained stability. He could stand at a restaurant without leaning on someone else. He could move through the world with confidence instead of fear. The constant fall risk that had shadowed his life began to lift—not only for him, but for all of us who love him.

Because of AFOs, my dad could walk me down the aisle at my wedding. He can hold his future grandchildren. He can cook again – we would recommend his shrimp and grits.

But this independence is fragile.

Multiple times, his AFOs have broken through no fault of his own – simply from walking. When they break, he immediately returns to a dangerous and heartbreaking reality: severely limited mobility, mental anguish, and serious fall risk.

And yet insurance will only cover a replacement every five years.

That means if an AFO breaks in year two or three, families are left with an impossible choice: pay over \$2,200 out of pocket, or watch a loved one lose the ability to safely function. We are fortunate to afford that cost. Many Marylanders are not.

Mobility is a human necessity. It affects not only physical health, but mental health, employment, independence, and family life. When solutions like AFOs exist – proven, medically necessary devices – they should not be restricted by arbitrary timelines that ignore real-world wear and failure.

SB 276 / HB 445 would ensure that Marylanders who rely on orthotics are not forced back into disability simply because their medically necessary device breaks.

We urge you to pass SB 276 / HB 445 so that no Marylander is forced back into disability simply because an essential medical device breaks – and so that families across our state can count on dignity, safety, and independence being protected.

Thank you for your consideration and your commitment to Maryland families.

Respectfully,

Charlie Singer

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