

To Whom It May Concern:

I write in support of HB442. I am a Maryland attorney representing victims of negligence in nursing homes and assisted living facilities.

My office has handled numerous cases where injured residents and their families were unable to obtain fair compensation for devastating injuries—or even wrongful death—because the facility carried no liability insurance to cover claims of negligence. In one tragic case, an assisted living facility allowed our client’s loved one to wander from the building on a winter night. She was found the next morning, having frozen to death.

In other cases involving multiple facilities, residents’ families were left without recourse when a nursing home chain, without liability insurance, filed for bankruptcy. In each of these cases, negligence resulted in the loss of life, and the absence of insurance denied the victims’ families any measure of justice.

For these reasons, it is imperative that Maryland patients and their families be informed at the time of admission whether the nursing home or assisted living facility maintains liability insurance. Families make these decisions during moments of extraordinary vulnerability, and transparency is essential to protecting them from further harm.

Thank you for your consideration of this testimony.

Sincerely,


Brian S. Brown