



# END MEDICAL DEBT MARYLAND

Testimony on **SB 460**  
Maryland Medical Assistance Program - Gender-Affirming Treatment  
Trans Health Equity Act  
Hearing of the Senate Finance Committee  
February 28, 2023  
1:00 PM

Position: **FAVORABLE**

To Chair Griffith & Members of the Senate Finance Committee:

As a coalition of more than 60 organizations across the state of Maryland fighting injustice in our healthcare system, End Medical Debt Maryland endorses **SB 460: Trans Health Equity Act**. We urge the committee to issue a **FAVORABLE** report.

Gender-affirming care, like most healthcare in the United States, can be astronomically expensive. The Maryland Medical Assistance (Medicaid) Program fails to cover certain types of gender-affirming care, and as a result, thousands of low-income transgender Marylanders are unable to receive coverage for lifesaving treatments. Marylanders who seek gender-affirming care are left to depend on employer-provided insurance or purchase private insurance at high costs, a luxury that is not accessible to all. Even those fortunate enough to have private insurance coverage often find their plans do not cover gender-affirming care. Employers frequently purchase plans that do not cover the health needs of transgender workers, whether out of transphobia or a general lack of awareness about the necessity of gender-affirming care to save lives.

By expanding the Maryland Medicaid program, we can ensure low-income Marylanders have coverage for gender-affirming care regardless of their employment status.

No Marylander should be made to choose between pursuing the care they need and accumulating medical debt. That is the choice we are currently requiring of low-income transgender Marylanders who depend on Medicaid for healthcare coverage. Either option can lead to devastating consequences.

End Medical Debt Maryland respectfully urges the Committee to remove barriers to gender-affirming healthcare by voting **YES** on the **Trans Health Equity Act**.

Sincerely,

Brige Dumais, *Coalition Chair*  
**End Medical Debt Maryland**  
[brigitte.dumais@1199.org](mailto:brigitte.dumais@1199.org)

**End Medical Debt Maryland** is a statewide coalition of 60+ organizations and community members working together to pass comprehensive medical billing reform, educate Marylanders on their rights as patients, and eliminate barriers to healthcare. We are labor unions, faith leaders, patient advocates, consumer rights proponents, lawyers, healthcare providers, and people directly impacted by medical debt. Collectively, we represent over 350,000 Marylanders. Learn more at [www.bit.ly/emdmaryland](http://www.bit.ly/emdmaryland).