



Testimony to the House Economic Matters Committee  
HB1283: Insurance - Discrimination - Sexual Orientation and Gender Identity  
Position: Favorable

March 5, 2024

The Honorable C.T. Wilson, Chair  
House Economic Matters Committee  
Room 231, House Office Building  
Annapolis, Maryland 21401

cc: Members, House Economic Matters Committee

Honorable Chair Wilson and members of the committee:

Economic Action Maryland (formerly the Maryland Consumer Rights Coalition) is a statewide coalition of individuals and organizations that advances economic rights and equity for Maryland families through research, education, direct service, and advocacy. Our 12,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland.

We are writing today in support of HB1283, which would prohibit an insurer from discriminating against an individual based on sexual orientation.

As a member of the LGBTQ+ community and as a representative of an organization that works closely with the cost of medical care, this bill is very important to me. Economic Action Maryland has worked for years to help low-income patients through both direct services and policy advocacy to end medical debt. This bill would reduce the possibility of medical debt incurred by members of the LGBTQ+ community that could be caused by insurance discrimination.

In the 80s, the AIDS epidemic impacted members of the queer community across all socio-economic lines. Today, communities most likely to be impacted by AIDS are [low-income gay men living in urban areas](#). With the medical advancement of PReP, a life-saving drug that prevents transmission of HIV and treats HIV, many members of the queer community have been able to take preventative measures to protect themselves from HIV. However, without insurance PReP can cost [\\$22,000](#) a year. Protecting individuals from insurance discrimination based on their sexual orientation means that low-income individuals with insurance face no risk of being unable to afford this incredibly important legislation.

Best,

Zoe Gallagher, Policy Associate