



Charlotte Persephone Hoffman, Esq. (they/she)
Policy Director
charlotte@transmaryland.org

Wren Massey (he/they)
Policy Intern

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The Honorable Biedle
Senate Finance Committee
3 East Miller Senate Office Building
Annapolis, Maryland 21401

Testimony of Trans Maryland

IN SUPPORT OF

Senate Bill #111: Maryland Medical Assistance Program and Health Insurance - Step Therapy, Fail-First Protocols, and Prior Authorization - Prescription to Treat Serious Mental Illness

To the Chair, Vice Chair, and esteemed members of the Senate Finance Committee:

Trans Maryland is a multi-racial, multi-gender, trans-led community power building organization dedicated to Maryland's trans community. Trans Maryland believes in protecting the rights of all Marylanders, particularly transgender community members, to access safe, inclusive, and appropriate healthcare, including access to efficacious treatments for mental health.

Under step therapy or fail-first protocols, insurance companies will not pay for coverage of prescribed medication or treatment until after the patient has first attempted another, typically cheaper, treatment instead. While step therapy and fail-first protocols are not uncommon in many prescription drug formularies, they are particularly common—and especially pernicious—in treatments for mental health, where they have the effect of delaying and denying medically-necessary mental health care for months or years. In far too many cases, doctors and patients already know that a specific treatment will not work (such as when a patient has already tried the medication previously while under a different insurance plan), but are required to go through the motions regardless.

This not only results in poorer overall health outcomes, it also contributes to significant wasted time by already over-worked medical providers, who are forced to jump through insurance company hoops, as well as the decreased productivity and decreased standard of living of the patient who is being denied care that actually works.

As these practices are not in the best interest of the patient, of the medical providers, or of the Maryland economy writ large, we urge a favorable report on Senate Bill 111.