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

Testimony of Trans Maryland

IN SUPPORT OF

SENATE Bill #474: Health Insurance - Adverse Decisions - Reporting and Examinations

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

Trans Maryland is a multi-racial, multi-gender community power-building organization for 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, and that such healthcare should not be denied for arbitrary reasons.

Unfortunately, living with insurance coverage denials is part of life for many transgender Marylanders. Indeed, studies demonstrate that transgender individuals are much more likely to be denied care than their cisgender counterparts.¹ Despite formal plan coverage or pharmaceutical formularies, too many of us find our care unexpectedly denied, even when we have been receiving the same care from the same doctors, paid for by the same insurance providers, for months or years.

Recently, I found my own prescription for estradiol patches—medicine used primarily by cisgender women going through menopause—inexplicably rejected by my own insurance provider after years of coverage, presumably for no reason other than because they hoped that I would not contest the denial and the insurance company might save a tiny amount of money. With my estradiol levels suddenly plummeting, I experienced many of the symptoms of menopause, including hot flashes, headaches, muscle aches, and fatigue—all because an insurance company decided it didn't want to pay for a prescription it had been paying for for years.

¹ Shanna K. Kattari, Matthew Bakko, Hillary K. Hecht, M. Killian Kinney, *Intersecting Experiences of Healthcare Denials Among Transgender and Nonbinary Patients*, American Journal of Preventive Medicine, Volume 58, Issue 4, 2020, <https://www.sciencedirect.com/science/article/pii/S0749379719305380>



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My story is not unique, and the fact that it happened with such a routine medication—again, one primarily prescribed to cisgender women for menopause—demonstrates that this is not simply a transgender issue, but rather an issue all Marylanders are facing together.

While Senate Bill 474 will not fully address situations like this, it takes the critical first step of ensuring that data about these refusals is collected in the first place. By requiring insurance companies to report increases in denial rates over time, Maryland will be able to track these trends as they happen, enabling it to act when necessary. This reporting will also discourage insurers from adopting arbitrary denials as a cost-cutting measure, as they will eventually have to report—and explain—those denials to the state.

For these reasons, Trans Maryland urges a favorable report on Senate Bill #474.