

**Testimony in Support of HB 1328-  
End-Of-Life Option Act (The Honorable Elijah E. Cummings  
and the Honorable Shane E. Pendergrass Act)**

TO: Delegate Joseline Peña-Melnyk, Chair, and  
Members of the House Health and Government Operations Committee and  
Luke Clippinger, Chair and Members of the Judiciary Committee  
FROM: Kris Korneman CFP®  
DATE: March 3, 2025

Please support **HB 1328- the End-of-Life Option Act** for Maryland. This bill is important to me personally as a granddaughter, a daughter, and as a close friend of someone who is withering away from pancreatic cancer (and more). My grandmother just turned 103 and is in complete despair and demented with “zero” quality of life left. All she says when anyone sees her is “I want to die—I want to die— please won’t you let me die?”

This is cruel and unusual punishment. My grandmother, when she was of sound mind and body, expressed that she didn’t want any life sustaining measures, (especially when her quality of life had left her entirely).

There is no question of my grandmother’s status to her hospice workers, her geriatric care manager, her aides who’ve been with her for years, or her family. She is ready to transition and is awaiting it with open “arms”.

As someone who has researched this topic, I can tell you that the nearest place to have passed the End of Life Option Act in Washington, DC. However, Washington, DC—and most states with this provision—will only provide end of life options for residents of their state. This means that for current Marylanders the nearest place where they could travel to for end of life autonomy is Vermont.

As a 30+ year financial planner, I see how our residents grapple with taxes and other similar matters that make Maryland unattractive to retirees. Many of them leave our state during retirement. For those that remain, they bear the additional burden of our lack of autonomy or access to end of life choices that carry any legal bearing. This bill aims to rectify that situation and provide legislative backing for them when they make these personal decisions (and for my grandmother who is now suffering as each day passes, as well).

Thank you,  
Kris Kornemann, CFP®  
Financial Advisor, Financial Advantage Associates  
(and lifelong Maryland resident (Montgomery County)