

Carol A. Beatty, Secretary
Anne Blackfield, Deputy Secretary

Wes Moore, Governor
Aruna Miller, Lt. Governor



BILL: HB 895
POSITION: FAV - Favorable
COMMITTEE: Economic Matters
DATE: February 27, 2026

SUBMITTED BY: Maryland Department of Disabilities
217 East Redwood Street, Suite 1300, Baltimore, MD 21202

Dear Chair Valderrama, Vice Chair Charkoudian, and Committee Members,

On behalf of the Maryland Department of Disabilities (MDOD), I write to express our strong support for **HB 895, Protection From Predatory Pricing Act**. This important legislation addresses pricing practices in food retail that can have a disproportionate impact on consumers with limited or fixed incomes, including many Marylanders with disabilities.

HB 895 prohibits certain food retailers from engaging in dynamic pricing practices that use consumer surveillance data or predictive analytics to set different prices for individual customers. Under the bill's provisions, retailers may not adjust the price of consumer goods or services based on data collected from consumers' purchasing habits, browsing histories, or other individualized surveillance sources. The bill also prohibits the use of protected class data to influence pricing, advertising, or sales of consumer goods and services, ensuring that pricing practices do not unfairly target or disadvantage protected communities.

People with disabilities are significantly more likely to live on limited or fixed incomes than individuals without disabilities. National data consistently show that disability is correlated with lower employment rates and greater reliance on Social Security Disability Insurance (SSDI), Supplemental Security Income (SSI), or other fixed public benefits. Because of these economic realities, even modest increases in the cost of essential goods — particularly food — pose real hardship to individuals and families striving to meet basic needs. Additionally, people with disabilities may also have less access to consumer data-driven promotional programs (coupons, membership clubs, etc.) for “preferred customers” if the technology needed to access them (e.g. smartphone apps) are inaccessible or unaffordable.

By prohibiting pricing practices that can charge different customers differently based on opaque algorithms or personal data, HB 895 will help ensure that essential food items remain affordably and fairly priced for all Marylanders. For consumers with disabilities, who often face higher costs associated with healthcare, transportation, and assistive equipment, protecting affordability

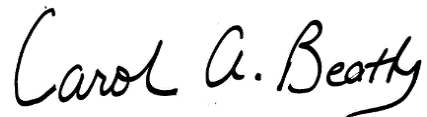
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and fairness in the food market is critical to maintaining health, independence, and community participation.

MDOD appreciates the General Assembly's attention to policies that promote economic equity and protect all residents. We respectfully urge **a favorable report on HB 895**.

Sincerely,

A handwritten signature in black ink that reads "Carol A. Beatty". The signature is written in a cursive, flowing style.

Carol Beatty
Secretary, Department of Disabilities