

# **Hb985 written testimony.pdf**

Uploaded by: Emma L. Reid

Position: FAV



February 20, 2026

**House Economic Matters Committee**  
Maryland General Assembly  
Annapolis, MD

Re: HB 0985 - Consumer Protection – Video Streaming Services – Loudness of Commercial Advertisements

Dear House Economic Matters Committee Members,

I grew up with a grandfather that could not hear me. Corporal Truitt Reid lost his hearing in service to the United States Army in the Korean War. My mom could not hear me. She started losing her hearing at a very young age. My daughter's best friend could not hear me, she had a cochlear implant that was not always turned on. All of them use some form of hearing aid. I have struggled for years to find alternative ways to communicate with them, but one thing I always had to remember was to gauge what volume their hearing aids were on at the beginning of every conversation. Because that's how hearing aids work. They increase the ears' ability to sense and interpret sound waves.

Imagine you are watching TV on a streaming service, and you can't hear the actors whispering to one another. You adjust the volume on your hearing aids, you listen, you're at the edge of your seat, "what are they saying..." and then suddenly a loud narrator blasts over your already turned up speakers.

This is obviously a problem for all of us. It's especially a problem for people with hearing aids. People with nervous disorders. People with mobility issues. People with seizure disorders. People who cannot afford cable and suddenly have found their streaming services have started incorporating these ads even though you pay a monthly fee for access to it.

Imagine you are cooking Thanksgiving dinner with your family and in order to watch the Macy's parade, you have to run to your Roku remote and press mute every time an obnoxiously loud blast of sound signaled you that it was time for a commercial. Who could relax and enjoy family like this? \$50/month for a few streaming services that blast commercials at you every fifteen minutes and stream "live" looping programs over and over. They are creating "friction" so we will also now pay for cable or more premium subscriptions? This can't be right. You have the power to turn the volume down. Please vote favorably on HB 985.

Sincerely,

A handwritten signature in black ink that reads "E. L. Reid".

E. L. Reid, Esq.

309 Lord Byron Ln, Apt 204  
Cockeysville, MD 21030



### *Christmas Eve 1953*

*Just before Christmas in 1953, Corporal Truitt Reid (age 23) led 5 other soldiers from KMAG (Korean Military Advisory Group) on a mission to deliver 6 military vehicles from Seoul to Taegu, Korea. They flew from Taegu to Seoul, picked up the 6 military vehicles and were driving them back to their home base, approximately 300 kilometers.*

*It is now Christmas Eve! During that long drive back to Taegu, they were traveling in heavy snow. Imagine driving in heavy snow in a jeep with no windows, doors or roof. It was very cold and getting late in the day. Realizing they were not going to be able to get back to base that evening, Corporal Reid saw a church. It was open but not occupied. There were no lights, no restrooms, no water or heat but there was a roof. So, they decided to spend the night there, out of the weather. Their beds were hard pews, with no bedding or heat sources.*

*On Christmas morning, they awoke, hungry and cold, but dry. The group went without breakfast due to the depletion of their K rations brought for the mission, and their canteens contained only a minimal amount of water. The snow had stopped so they were ready to complete their journey. However, before leaving, Truitt wanted to get photos of all of them. This photo is of him on a Christmas that he will never forget.*

**HB985\_FAV\_EconAction.pdf**

Uploaded by: Jennifer Bevan-Dangel

Position: FAV



**HB985: Consumer Protection - Video Streaming Services –  
Loudness of Commercial Advertisements**

**Position: Favorable**

February 24, 2026

The Honorable Kris Valderrama, Chair  
Economic Matters Committee  
Room 230, House Office Building  
Annapolis, Maryland 21401  
cc: Members, House Economic Matters

Chair Valderrama and Members of the Committee:

Economic Action Maryland Fund urges a favorable report on HB985, which would extend to streaming services the same restrictions on the volume level of commercials that television commercials are held to.

Per federal law, since 2010 television commercials have been prohibited from being louder than the show they accompany.<sup>1</sup> Overly loud commercials were deemed disruptive and an abusive commercial practice. Advertisers know that listeners may tune out during commercials, and raising the volume ensures that they cannot be ignored.

Unfortunately, enforcement of this federal law has been lax,<sup>2</sup> and the rise of streaming services since that time have created a loophole in this federal law. This is particularly concerning given the frequency with which listeners use earbuds to tune into streaming services. The increased volume of commercials and advertisements is no longer just a disturbance; it is dangerous if the volume of the commercial is overly loud.

Excessively loud commercials on streaming services can also be an abusive practice for the streaming service, which may be incentivized to increase the noise of ads as an incentive for listeners to subscribe to ad free plans. For these reasons, we urge a favorable report on HB985.

Sincerely,  
Jennifer Bevan-Dangel,  
Deputy Director

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<sup>1</sup> <https://www.fcc.gov/consumers/guides/loud-commercials-tv>

<sup>2</sup> <https://www.marketingbrew.com/stories/2022/07/11/streaming-ads-are-way-too-loud-who-s-going-to-fix-it>

*Economic Action (formerly the Maryland Consumer Rights Coalition) champions economic rights and housing justice through advocacy, research, consumer education, and direct service. Our 12,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland.*

**\_[2026 - 02.13] HB985 Consumer Protection - Video**

Uploaded by: Marlon Amprey

Position: FAV

MARLON AMPREY  
*Legislative District 40*  
Baltimore City

DEPUTY MAJORITY WHIP

Economic Matters Committee



The Maryland House of Delegates  
6 Bladen Street, Room 314  
Annapolis, Maryland 21401  
410-841-3520  
800-492-7122 Ext. 3520  
Marlon.Amprey@house.maryland.gov

THE MARYLAND HOUSE OF DELEGATES  
ANNAPOLIS, MARYLAND 21401

February 20, 2026

Chair Valderrama  
Vice Chair Charkoudian  
House Economic Matters Committee  
230 Taylor House Office Building  
Annapolis, MD 21401

**FAV Written Testimony for HB985 Consumer Protection - Video Streaming Services -  
Loudness of Commercial Advertisements**

Dear Chair Valderrama, Vice Chair Charkoudian, and Members of the House Economic Matters Committee,

Thank you for the opportunity to present House Bill 985. This legislation addresses an increasingly prevalent consumer protection concern associated with modern media consumption.

As viewing habits continue to shift from traditional television to digital streaming platforms, consumers are frequently exposed to commercial advertisements that are significantly louder than the programming they accompany. Industry data indicates that more than 85 percent of U.S. households subscribe to at least one streaming service, and over 75 percent regularly view ad-supported content. Streaming now accounts for the largest share of television viewing nationwide, surpassing both cable and broadcast. Correspondingly, consumer complaints regarding disruptive and inconsistent advertisement volume have grown in recent years.

Although federal law addressed this issue for broadcast and cable television through the Commercial Advertisement Loudness Mitigation (CALM) Act of 2010, its scope is limited primarily to traditional television providers regulated by the Federal Communications Commission. Consequently, many online streaming platforms operate outside clear and consistent loudness enforcement standards. The FCC continues to receive thousands of consumer complaints annually related to advertisement volume, with reported complaints rising from fewer than 800 in 2022 to more than 1,700 in 2024. This trend demonstrates persistent challenges even within regulated media environments and underscores a significant regulatory gap in digital streaming contexts. While some industry stakeholders have raised concerns regarding technical implementation in streaming environments, established audio-leveling standards are already widely utilized across digital media platforms, demonstrating that consistent compliance is both feasible and aligned with current industry practices.

Recent legislative developments in other jurisdictions further illustrate the need for updated protections. In 2025, California enacted Senate Bill 576, which requires streaming platforms to ensure that advertisements do not exceed the volume of the programming they accompany. The legislation passed with broad bipartisan support and reflects a growing consensus that consumer protections should apply consistently across both traditional and digital media environments.

House Bill 985 seeks to address this regulatory gap by requiring streaming services to maintain consistent audio levels between advertisements and program content. Importantly, the bill does not impose new technical burdens on industry stakeholders. Established audio-leveling standards already exist and are widely utilized across media production and streaming platforms. These standards enable providers to maintain uniform sound levels using existing technology, making compliance both practical and cost-effective. Accordingly, the legislation does not introduce new regulatory concepts, but rather extends longstanding consumer protection principles to evolving media technologies to ensure consistency and fairness across viewing platforms.

Beyond consumer convenience, this issue also carries broader public well-being implications. Excessive and sudden increases in audio volume can disrupt household environments and may disproportionately affect vulnerable populations, including older adults, children, and individuals with sensory sensitivities or hearing-related conditions. Research in public health and acoustics indicates that abrupt sound spikes can trigger stress responses, disrupt sleep patterns, and contribute to reduced comfort in residential settings.

House Bill 985 reflects Maryland's ongoing commitment to maintaining modern consumer protection standards that align with technological advancements. As media consumption continues to evolve, regulatory frameworks must adapt to ensure consistent protections for consumers. By establishing clear expectations for streaming platforms, this bill promotes fairness, predictability, and a more equitable digital media environment while maintaining balanced regulatory expectations for industry participants.

For these reasons, I respectfully request a favorable report on House Bill 985.

Sincerely,

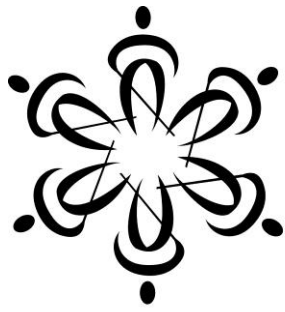
A handwritten signature in black ink, appearing to read "Marlon Amprey". The signature is fluid and cursive, with the first name "Marlon" and last name "Amprey" clearly distinguishable.

Delegate Marlon Amprey  
40<sup>th</sup> Legislative District of Maryland

**2-24-2026 Favorable HB0985 Commercial Volume.pdf**

Uploaded by: Ronza Othman

Position: FAV



NATIONAL FEDERATION  
OF THE BLIND  
MARYLAND

*Live the life you want.*

From: Ronza Othman, President  
National Federation of the Blind of Maryland  
15 Charles Plaza, #3002  
Baltimore, MD 21201 [president@nfbmd.org](mailto:president@nfbmd.org)

To: House Economic Matters Committee

The members of the National Federation of the Blind of Maryland urge the House Economic Matters Committee to give a favorable report to HB0985. This bill would prohibit streaming services from having the volume of ads and commercials be louder than the streamed programming content.

Blind and low vision consumers use streaming services like other segments of society. However, blind and low vision consumers access these streaming services using assistive technology such as text to speech software that verbalizes text on the screen in an auditory way so the blind and low vision consumer can have access to the same information nonvisually. However, when streaming services raise the volume on their ads, this interferes with the consumer's ability to hear the assistive technology reading the screen, which hinders our ability to navigate with the page. For example, the ads are so loud that blind and low vision consumers are not able to hear our assistive technology so we are held hostage until the ads end, whereas others not using assistive technology can choose to skip some ads. We cannot hear our technology over the commercial to navigate the "skip ad" button. We also can't interact with the ad itself should we wish to buy what is being marketed to us either.

Moreover, our deaf blind members report having to spend time adjusting their hearing aids and other devices each time the noise level changes, meaning they waste their time having to adjust their devices once the program begins; this hinders their ability to enjoy the program and interferes with what they paid to access.

For those reasons, we ask for a favorable report on HB0985. For questions, please contact me at [President@nfbmd.org](mailto:President@nfbmd.org) or at 443-426-4110.

# **HB 985\_SB 528\_ Consumer Protection - Video Stream**

Uploaded by: Trudy Tibbals

Position: FAV

**HB 985/SB 528:** Consumer Protection - Video Streaming Services - **Loudness of Commercial Advertisements:** Please vote to **SUPPORT** this bill.

Dear Economic Matters Committee & Finance Committee:

I am writing to respectfully **support HB 985/SB 528**, concerning *Consumer Protection – Video Streaming Services – Loudness of Commercial Advertisements*.

Many Maryland residents have experienced the sudden and disruptive increase in volume that often occurs when commercial advertisements play during streaming content. While viewers select programming at a comfortable audio level, advertisements are frequently broadcast at significantly higher volumes, creating an inconsistent and frustrating viewing experience.

**HB 985/SB 528** represents a practical consumer protection measure that would help ensure that the loudness of commercial advertisements remains consistent with the volume of the programming they accompany. This commonsense approach promotes a more user-friendly and accessible media environment—particularly for families with young children, older adults, and individuals with sensory sensitivities.

Importantly, this legislation does not restrict advertising content or limit the ability of streaming platforms to offer ad-supported services. Instead, it simply requires that advertisements be delivered at a reasonable and consistent audio level, preventing sudden volume spikes that may disturb viewers or require constant manual adjustment.

As streaming services become an increasingly dominant form of media consumption, it is appropriate to apply similar consumer protections that Maryland residents have come to expect in traditional broadcast environments.

For these reasons, I respectfully urge you to **support HB 985/SB 528**.

Thank you for your time and thoughtful consideration.

Respectfully,

Trudy Tibbals

**PDF\_[MD] HB 985\_loud adverts\_TechNet.pdf**

Uploaded by: margaret durkin

Position: UNF

February 20, 2026

The Honorable Kris Valderrama  
Chair  
House Economic Matters Committee  
Maryland House of Delegates  
231 Taylor House Office Building  
6 Bladen Street  
Annapolis, MD 21401

*RE: HB 985 (Amprey) - Consumer Protection - Video Streaming Services - Loudness of Commercial Advertisements – Unfavorable*

Dear Chair Valderrama and Members of the Committee,

On behalf of TechNet, I'm writing to share comments on HB 985, loudness of commercial advertisements.

TechNet is the national, bipartisan network of technology CEOs and senior executives that promotes the growth of the innovation economy by advocating a targeted policy agenda at the federal and 50-state level. TechNet's diverse membership includes 103 dynamic American businesses ranging from startups to the most iconic companies on the planet and represents five million employees and countless customers in the fields of information technology, artificial intelligence, e-commerce, the sharing and gig economies, advanced energy, transportation, cybersecurity, venture capital, and finance.

New technologies bring new products and services to the market. Occasionally, these new products and services generate significant policymaker interest because of transformative features with little precedent and high consumer interface. While some lawmaking may be needed or helpful, TechNet is vigilant against vague and unnecessary laws and regulations that stifle innovation.

Applying broadcast-style regulations to video streaming platforms will lead to compliance issues for these entities. Moreover, unlike traditional television broadcasts, video streaming platform ads are sometimes inserted in real time from varying third party sources.

This legislation would also create a private right of action (PRA). We believe that PRAs lead to frivolous lawsuits and only benefit a subset of industry operating in the litigation space. With the ads being inserted from varying third party sources, it creates ambiguity in liability for PRAs, and consumers could sue streamers when it was actually a third party in control of ad volume. Furthermore, any enforcement

should rest solely with the Attorney General, and should the bill move forward, TechNet suggests removing the current enforcement language and inserting the following:

- Nothing in this chapter shall be construed as providing the basis for, or be subject to, a private right of action for violations of this chapter or under any other law.

TechNet is also requesting a cure period to fix any alleged complaints, should the bill advance.

For the reasons stated above, TechNet is opposed to HB 985. Please don't hesitate to reach out with any questions.

Sincerely,

*Margaret Durkin*

Margaret Durkin  
TechNet Executive Director, Pennsylvania & the Mid-Atlantic

**MPA Opposition to HB 985 2.19.26.pdf**

Uploaded by: Renata Colbert

Position: UNF



# MOTION PICTURE ASSOCIATION

## Opposition to HB 985 (Amprey)

The Motion Picture Association<sup>1</sup> (“MPA”) respectfully opposes HB 985 (Amprey), which would create liability for video streaming services for transmitting a commercial advertisement that is louder than the video content that accompanies the ad.

HB 985 seeks to impose standards for loudness that apply to the broadcast and cable streaming ecosystems, which are markedly different. The CALM Act codified standards for the loudness of advertising on linear broadcast and cable networks, which had been voluntarily established by the Advanced Television System Committee, a group of professional and industry stakeholders. Those stakeholders engaged in consultations to reach consensus on voluntary standards that became a “best practices” guide for the loudness of advertisements aired on broadcast and cable networks. Eventually, those standards were codified in the CALM Act. Those standards, however, are not practical for the streaming ecosystem, which is comprised of numerous entities and parties, since ad placement in the streaming ecosystem operates differently from the linear broadcast and cable environment.

Advertising that appears on linear broadcast and cable networks is a direct transaction between the advertiser (or advertising agency) and the network or local TV station. The network, station, or cable provider orders slots on programming at specified times for purchase by the advertiser, and the advertiser, network, station, or cable provider knows when and where the commercial will appear. And, notably, all viewers see the same commercials on a particular program airing at a set time.

In the streaming environment, some advertisements are sold directly by a streaming service to an advertiser to be placed during a specific program. However, much of the advertising that is placed in streaming programs comes from third-party intermediaries who have ready-to-watch commercials sourced from thousands of advertisers. Those advertisements are paired with programming via auctions, and the advertising is placed within the programming when the viewer chooses the program to watch on that streaming service.

When choosing a program, the viewer is essentially selecting a digital file, and the advertising is encoded via dynamic ad insertion with that file in real time. Most significantly, viewers who may be watching the same program are likely to be seeing different advertisements. Neither the production of the commercial nor the encoding within the program is controlled by the streaming service.

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<sup>1</sup> The MPA’s member studios are Netflix Studios, LLC; Paramount Pictures Corporation; Sony Pictures Entertainment Inc.; Universal City Studios LLC; Walt Disney Studios Motion Pictures; Warner Bros. Entertainment Inc., and Amazon Studios LLC.



# MOTION PICTURE ASSOCIATION

Further, streaming services do not control the means by which viewers receive their programming. Viewers have a wide variety of devices, from tablets and smartphones to televisions, and a myriad of services by which to enjoy streaming programming on their various devices, whether a Microsoft Tablet, Apple TV, or Roku. Streaming services have no ability to regulate these devices or the services that supply content to those devices, on which viewers watch their shows.

With such a complex ecosystem, a private right of action subjecting streaming services to numerous lawsuits over ad volumes is not appropriate and would ultimately not be beneficial to consumers. At a minimum, HB 985 should be amended to specify that any enforcement should rest solely with the Attorney General, as well as clarifying what constitutes a violation and providing streaming platforms with an opportunity to cure alleged violations.

For these reasons, the MPA is opposed to HB 985. We are available to answer any questions and discuss our concerns in more detail.

Sincerely,

*Renata Colbert*

Renata Colbert

Director, State Government Affairs, Motion Picture Association

Email: [renata\\_colbert@motionpictures.org](mailto:renata_colbert@motionpictures.org)

Phone: (202) 368-7044

**SIA Letter on MD HB 985 2.20.26.pdf**

Uploaded by: Renata Colbert

Position: UNF

# streaming / innovation / alliance

## Opposition to HB 985 (Amprey)

We write to oppose ill-fitting liability provisions in HB 985.

SIA is the united voice of the streaming community, working to tell streaming's positive story to state and federal policymakers. We seek to drive forward a new era of creativity, opportunity, value, and choice in home and mobile entertainment by advocating for smart policies that will support innovative streaming services and the viewers who love and depend on them. Our members represent the variety and breadth of streaming options available to consumers today including major entertainment services as well as smaller and independent options that offer relevant, authentic stories reflecting virtually every culture and community, with programming ranging from live sports to historical drama and everything in between.<sup>1</sup>

SIA respectfully opposes HB 985 (Amprey), which would create liability for video streaming services that transmit commercial ads louder than the accompanying video programming.

HB 985 borrows standards for loudness that apply to the very different broadcast and cable ecosystems, which are markedly different from over-the-internet streaming. While SIA understands the importance of this issue and the need to deliver ads at reasonable and expected volume levels consistent with underlying programming, as a practical matter, bluntly porting over liability rules from cable and broadcast to streaming won't work and will especially damage small and independent services that cannot always control volume levels for ads they receive from vendors and intermediaries in the digital ad ecosystem.

The federal CALM Act originally codified standards for the loudness of advertising on linear broadcast and cable networks, which had been voluntarily established by the Advanced Television System Committee, a group of professional and industry stakeholders. Those stakeholders engaged in consultations to reach consensus on voluntary standards that became a "best practices" guide for broadcast and cable ad volume. Eventually, those standards were codified in the CALM Act.

Those standards, however, are not practical for the streaming ecosystem, which is made up of numerous and varied entities and intermediaries not present in the linear broadcast and cable environment.

Advertising on linear broadcast and cable networks is a direct transaction between the advertiser (or agency) and the network or local TV station. The network, station, or cable provider orders slots on programming at specified times for purchase by the advertiser, and the advertiser, network, station, or cable provider knows when and where the commercial will appear. And, notably, all viewers see the same commercials on a particular program airing at a set time.

In the streaming environment, some advertisements are sold directly by a streaming service to an advertiser to be placed during a specific program. However, much of the advertising in streaming programs comes from third-party intermediaries who have ready-to-watch

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<sup>1</sup> SIA's Members are: AfroLandTV, America Nu Network, BET+, Demand Africa, discovery+, FedNet, For Us By Us Network, In The Black Network, Max, MPA, MotorTrend+, Netflix, Paramount+, Peacock, PlutoTV, Radiant Media, Skinsplex Native America Online, Telemundo, Televisa Univision, TVEI Network, VAULT, Vix, The Walt Disney Company. See [StreamingInnovationAlliance.com](https://StreamingInnovationAlliance.com)

# streaming / innovation / alliance

commercials sourced from thousands of advertisers using different platforms, production technology, and distribution protocols. Those advertisements are ultimately paired with programming via auctions and displayed when a viewer chooses the program to watch on that streaming service.

When choosing a program, the viewer is essentially selecting a digital file, and the advertising is encoded via dynamic ad insertion with that file in real time. Viewers watching the same program are likely to see different advertisements since neither the production of the commercial nor the encoding within the program is controlled by the streaming service.

Streaming services also do not control the devices and technology used by viewers to watch and listen to different programming. Viewers have a wide variety of choices and options from tablets and smartphones to televisions and home theaters, and a myriad of services and interfaces through which they enjoy streaming programming on their various devices, whether a Microsoft Tablet, Apple TV, Roku, or smart TV native system. Sound options range from minimal wired headphones to earbuds to high performance over-the-ear headsets to native TV speakers to sound bars to Dolby Atmos home theater operations.

Streaming services have no ability to regulate these devices or the services that supply content to the devices on which viewers watch their shows and no visibility into how different ad packages interact with different viewing – and listening – technologies.

With such a complex ecosystem, a private right of action subjecting streaming services to unpredictable lawsuits over ad volumes isn't fair and would ultimately force many smaller and niche services out of the market or to limit where and when consumers watch and listen to their programming – a big step backwards in today's anywhere/anytime economy.

We urge you to consider changes to HB 985 to remove these unpredictable and damaging liability provisions and entrust any enforcement to the Attorney General, while clarifying exactly what constitutes a violation and providing platforms with an opportunity to cure alleged violations.

Thank you for considering our views as you refine and finalize this legislation.

Sincerely,

**Streaming Innovation Alliance**