

BILL NO: HB 1316

BILL TITLE: Public Health - Universal Health Care Program - Study and Commission

COMMITTEE: House Health Committee

HEARING DATE: March 12, 2026

POSITION: Favorable

WITNESS: Niesha McCoy

TESTIMONY IN SUPPORT OF HB 1316

My name is Niesha McCoy, and I am testifying in support of HB 1316 because I have witnessed firsthand how our current insurance landscape prioritizes bureaucracy over the health of Marylanders

I frequently manage health issues that require recurring medication. Most often, I pay between \$1 and \$3 in copays, but depending on the specific medication, those out-of-pocket costs can reach as much as \$10. While these individual fees may seem small, they are cumulative, acting as a recurring financial strain on people with a fixed income.

I am also a wheelchair user. My independence depends on having functional equipment. Yet, I often have to battle insurance algorithms that override my doctors' assessments, forcing specialists to drop patient care just to write "Letters of Medical Necessity" to prove I need the equipment required for me to move.

This systemic failure also impacts the people I care about. A close friend of mine has lived with a seizure disorder since he was nine months old. It is medically documented that he requires a specific brand-name medication to remain seizure-free. When he is forced to take the generic version, his seizures become stronger and more frequent. Yet, the insurance system constantly denies the brand-name drug through automated "Prior Authorization" protocols. Once we spent a week fighting with insurance to authorize the medication his neurologist has confirmed is a clinical necessity.

We need the study proposed in HB 1316 to build a healthcare system where no Marylander has to "fail first" or lose their independence because of a fragmented insurance market that values bureaucracy over human lives.

I respectfully ask for a favorable report on HB 1316.

