

HB1435_RichardKaplowitz_FAV
03/13/2026
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TESTIMONY ON HB#1435 - POSITION: FAVORABLE

Health Insurance - Required Coverage - Hormone-Related Care

TO: Chair Bagnall, Vice Chair Cullison, and members of the Health Committee

FROM: Richard Keith Kaplowitz

My name is Richard Kaplowitz. I am a resident of District 3. I am submitting this testimony in support of HB#1435, Health Insurance - Required Coverage - Hormone-Related Care

This bill is a direct response to the actions of the Federal Administration's attempt to remove gender-affirming healthcare from all trans persons in the United States. In their zeal to stamp out nontraditional gender identification certain drugs are being denied or no longer covered despite other medically prescribed and necessary uses for those drugs.

Some medications used in gender-affirming care, such as testosterone, are also used to treat hormone deficiencies in other, non-transgender patients.¹

Federal restrictions on gender-affirming care have escalated significantly following executive actions in early 2025, with the administration focusing on cutting federal funding for hospitals that provide such care to minors and excluding coverage in federal programs. These measures, largely aimed at children and teenagers under 19, are being implemented through Executive Orders and proposed regulatory changes by the Department of Health and Human Services (HHS)²

Maryland believes in the dignity and worth of every individual and that science-based healthcare must be provided to every resident.

The purpose of this bill is to combat these actions being taken by requiring certain insurers, nonprofit health service plans, and health maintenance organizations to provide certain coverage for hormone-related care, including hormone therapy treatment for perimenopausal and menopausal symptoms; establishing certain requirements and prohibitions related to coverage for hormone-related care; requiring certain insurers, nonprofit health service plans, and health maintenance organizations to report to the Maryland Insurance Administration certain data related to hormone-related care; etc.

I respectfully urge this committee to return a favorable report on HB1435.

¹ Google AI Search "hormone care mistaken as gender affirming care"

² Google AI Search "Federal restrictions on Gender-Affirming Care"