



Wes Moore, Governor · Aruna Miller, Lt. Governor · Meena Seshamani, M.D., Ph.D., Secretary

March 13, 2026

The Honorable Heather Bagnall  
Chair, House Health Committee  
Room 241, House Office Building  
Annapolis, Maryland 21401

**RE: House Bill 1435 – Health Insurance - Required Coverage - Hormone-Related Care – Letter of Support**

Dear Chair Bagnall and Committee members:

The Maryland Department of Health (the Department) respectfully submits this letter of support for House Bill (HB) 1435 – Health Insurance - Required Coverage - Hormone-Related Care. This bill requires certain insurers provide coverage for medically necessary hormone-related care, including hormone therapy for perimenopausal and menopausal symptoms, while establishing standards to ensure equitable access, limit administrative barriers, and promote timely, evidence-based treatment.

Menopause is a permanent cessation of menstruation that is a normal, natural event that occurs after the loss of ovarian activity. There is a wide range of symptoms that women experience including but not limited to hot flashes, night sweats, mood changes and the genitourinary syndrome of menopause. Improving access to appropriate treatment can enhance quality of life, support workforce participation, and reduce strain on the healthcare system. Ensuring timely access to hormone-related care is also a critical strategy to preventing downstream health complications and reducing overall health costs. Untreated perimenopausal and menopausal symptoms, for example, are associated with increased healthcare utilization, including emergency department visits, repeated diagnostic testing and long-term complications, such as cardiovascular disease and mental health conditions.

In the Women’s Health Action Plan, the Department committed to ensuring that all women in Maryland achieve and maintain their highest level of physical, mental, and emotional health and well-being.<sup>1</sup> This bill addresses longstanding variability in insurance coverage for hormone-related care. Patients frequently encounter inconsistent benefit design, prior authorization requirements, and cost-sharing structures that can delay or limit access to clinically appropriate treatment. By establishing uniform standards, HB 1435 promotes parity with

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<sup>1</sup> Maryland Department of Health. [Women’s Health Action Plan](#). 2024.

comparable medical services and reduces unnecessary administrative burden for both patients and providers.

For these reasons, the Department supports HB 1435. If you would like to discuss this further, please do not hesitate to contact Meghan Lynch, Director of Governmental Affairs at [meghan.lynch@maryland.gov](mailto:meghan.lynch@maryland.gov).

Sincerely,

A handwritten signature in blue ink, appearing to read 'Meena Seshamani', with a stylized flourish at the end.

Meena Seshamani, M.D., Ph.D.  
Secretary of Health