



3/4/26

Chair and Members of the Committee,

My name is Daphni Steffin and I serve as Chief Operating Officer of a community provider supporting almost 300 adults with intellectual and developmental disabilities across Maryland, Opportunities, Inc. I am here in strong support of HB1445, the Maryland Protecting People with Disabilities Act.

Every single week, I have to log into our billing system and check whose Medicaid payment has been kicked back. Every week, we face a reality of possibly needing to pause essential services for someone—not because their needs changed, not because they are ineligible—but because of administrative breakdowns in eligibility determinations.

Since late 2024, we have had to pause services for 16 people due to Medicaid eligibility redetermination issues. Right now, 9 people remain without services—some going back to 2024. These are not short gaps. These are months and sometimes years without critical supports.

The LTSS system does not give providers reliable insight or alerts into redetermination dates. We often have no warning. No one answers the phone at the Eligibility Determination Division when families call. Coordination of Community Services partners, people and their families, DDA and providers like us are navigating a complex and confusing system that makes reinstating Medical Assistance far more difficult than it should be. With the threat of more frequent federally required eligibility checks, these problems will only get worse.

When eligibility is wrongly terminated, the impact is immediate and devastating. Services stop. People become isolated. Families are forced to step in—often leaving jobs because they are suddenly the only available support. What was once a stable home- and community-based support system quickly becomes a crisis.

There is also a significant ripple effect on providers. In a fee-for-service model, if we do not provide services, we cannot bill. When services are paused, revenue stops immediately—but our fixed costs do not. We still have staff to retain, infrastructure to maintain, and operational expenses to cover. These disruptions create financial instability for community providers who are already operating on thin margins. Over time, that instability threatens the sustainability of the entire support network.

As providers, we hate stopping services. These supports help people not just survive, but thrive—work, build relationships, and live meaningful lives. But we cannot continue delivering services without payment in the fiscal climate we are operating in. We simply cannot sustain it.

HB1445 would require Maryland to follow federal Medicaid rules, prevent improper terminations, and reinstate eligibility when people are wrongly disenrolled. This bill is about accountability. It is about system interoperability. It is about creating a process that works for Marylanders—not against them.

I urge you to support HB1445 to protect continuity of services and stability for people with disabilities, their families, and the providers who stand beside them every day.

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Thank you for your time and consideration.

If you have questions or need any additional information please feel free to contact me at dsteffin@opportunities-inc.com or 301-674-2179.

Thank you,

Daphni Steffin, MBA

Chief Operating Officer