

## **HB 1435 – Health Insurance: Required Coverage for Hormone Related Care**

### **Written Testimony in Support**

**Submitted to: Maryland House Health and Government Operations Committee**

**Hearing Date: March 13, 2026**

Dear Chair, Vice Chair, and Members of the Committee:

Thank you for the opportunity to submit written testimony in strong support of HB 1435. I urge the Committee to issue a favorable recommendation and advance this legislation. HB 1435 provides an essential and long overdue update to Maryland’s health insurance standards by requiring insurers, nonprofit health service plans, and HMOs to cover hormone related care, including treatment for perimenopausal and menopausal symptoms. **This is not optional care — for many women, it is medically indicated, evidence-based treatment that directly affects their ability to function, remain healthy, and maintain quality of life.**

This legislation is especially critical for women in Maryland who suffer from perimenopause and menopause symptoms, many of whom face significant barriers to accessing appropriate care. Ensuring coverage for clinically recommended hormone therapy will have an immediate and meaningful impact:

- improve health outcomes
- reduce preventable suffering
- support stability at work and at home
- address inequities that have persisted for far too long.

Importantly, if HB 1435 becomes law, Maryland will be the first state in the country to establish comprehensive, statewide insurance protections for menopause-related hormone care. This is a rare opportunity for Maryland to lead the nation in modernizing women’s healthcare and supporting the wellbeing of millions of residents.

I respectfully urge a favorable report on HB 1435 and encourage the Committee members to advocate for the bill before the full chamber.

Sincerely,

William F. Gardiner