



March 3, 2026

The Honorable Heather Bagnall
Chair, Health Committee
240 Taylor House Office Building
Annapolis, Maryland 21401

Re: HB 1365 - Health Occupations and Insurance - Menopause - Provider Training and Coverage Requirements

Dear Chair Bagnall and Members of the Committee,

The Maryland Health Care Committee (MHCC) respectfully submits this letter of information on *House Bill (HB) 1365 - Health Occupations and Insurance - Menopause - Provider Training and Coverage Requirements*. HB 365 requires health occupation boards which require a licensee or certificate holder to complete continuing education, shall grant at least 2 hours of continuing education credits for every 1 hour of menopause and menopause associated symptoms education; requires the Maryland Department of Health to identify training programs and requires insurers, nonprofit health service plans, and health maintenance organizations to provide coverage for the evaluation and management of menopause and menopause associated conditions.

MHCC was requested by letter of the Speaker on July 22, 2025, to conduct a study on the training requirements surrounding the treatment of menopause and menopause related symptoms as well as the cost of requiring insurers to cover treatments to symptoms of menopause. In that study, *Required Coverage for Menopause-Related Treatment, Care, and Training of clinicians*¹, it was discovered that in Maryland, coverage varies widely between the insurers.

Most women experience at least one menopause-related symptom. Vasomotor Symptoms are the most common menopause-related symptoms and can persist into post menopause. Black and Hispanic women experience earlier and more severe symptoms of menopause yet are less likely to receive systemic hormone therapy reflecting systemic inequities in access, education, coverage, and outcomes. Members of the LGBTQ+ community also experience barriers due to limited research, lack of provider familiarity, and stigma within healthcare settings.

¹ *Required Coverage for Menopause-Related Treatment, Care, and Training of clinicians (2025)*

https://mhcc.maryland.gov/mhcc/pages/plr/plr/documents/2025/md_medical_asst_prog_menopause_related_trtmt.pdf

It was estimated if all cost sharing is removed, the increase to premiums for the fully insured market would be \$0.13 Per Member Per month (PMPM) or 0.02% as a conservative estimate. And increases to premium for the State Health Plan would be \$0.06 PMPM or 0.01% of premium. The study did also estimate that while mandatory provider training is difficult to measure without foreknowledge of what the required training will be, it could raise insurance costs by \$0.08 PMPM or 0.013% of premiums in the fully insured markets, and \$0.02 PMPM or 0.002% of the premium for state health plans.

We appreciate your consideration. If you have any questions, please do not hesitate to contact me at douglas.jacobs@maryland.gov or Ms. Tracey DeShields, Director of Policy Development and External Affairs, at tracey.deshields2@maryland.gov or 410-764-3588.

Sincerely,



Douglas Jacobs, MD, MPH
Executive Director

