

HB 1380: Health Insurance - Prescriptions for Gender-Affirming Care and Hormone Therapy - Coverage and Dispensing Requirements: Please vote to **OPPOSE** this bill.

Dear Health Committee:

I am writing to strongly urge you to **OPPOSE HB 1380** during committee consideration or floor votes.

Respecting individual medical decisions of adults is important. However, **this bill is excessively broad, removes reasonable guardrails, and imposes significant burdens on insurers, employers, and taxpayers.** Mandating zero-cost coverage for all gender-affirming treatments—including irreversible interventions for minors—ignores ongoing scientific debate, long-term outcome uncertainty, and international reviews that have led to restrictions on such treatments for children due to weak evidence of benefit and known risks.

Forcing private insurers and state employee plans to cover these services at no cost to the enrollee will increase premiums for all Maryland families, including those who do not use these treatments. Small businesses and individuals purchasing coverage in the individual market will face the steepest hikes. The bill also overrides religious freedom rights of pharmacists, potentially driving providers out of the profession.

Maryland already has laws protecting access to medically necessary care and prohibiting discrimination. This legislation goes far beyond that by mandating full, no-copay coverage of highly controversial treatments (including for minors) and eliminating any ability for providers to exercise religious freedom objections—creating a one-size-fits-all policy that disregards medical uncertainty and cost impacts on working families.

For these reasons, I respectfully ask you to **vote against HB 1380.**

Thank you for your time and thoughtful consideration of my concerns regarding this important health policy and insurance affordability issue.

Sincerely,

Trudy Tibbals