

Regarding Bill HB1380 (Health Insurance- Prescriptions for Gender-Affirming Care and Hormone Therapy- Coverage and Dispensing Requirements)

Position: Favorable

Committee: Health

Hearing Date: March 13, 2026

Chair Bagnall and Members of the Committee,

My name is Jessica Paguirigan, and I am a resident of Baltimore and a constituent of District 41. I am writing to urge a favorable report on House Bill 1380.

I am the partner of a US Air Force veteran and transgender woman who was unfairly pushed out of the military in October 2025, after 7 years of dedicated service, simply for the fact that she is transgender. That blatant discriminatory government action was disrespectful and violating, but I have had to watch her suffer further as her access to necessary gender-affirming care and hormone therapy has been repeatedly threatened over the past year. TRICARE and the VA are stepping back from providing gender-affirming care, but the option to switch over to civilian healthcare is just as restricting and volatile. Private healthcare companies are not reliably covering transgender care, and the federal government has compromised access under the Affordable Care Act. In addition, the already scarce options for culturally competent transgender-friendly healthcare becomes more limited as healthcare providers are being coerced into not providing that care over threats of budget cut threats.

When my girlfriend started her transition 3 years ago, she was so elated. Access to transition-related care was positively life-changing. She grew more confident, she felt free, and she was happy; her mental health improved without even accessing mental health services. But over the past year, I have had to watch her panic as her hormone prescriptions ran low, and she was unsure if they would be filled again. She has frantically calculated how long a prescription would last if she stretched out a bottle by lowering her dosage. Her mental health and ability to function has been negatively impacted by delays in having prescriptions filled. I've seen her shake, anxiously awaiting a callback from multiple providers to see if her care would be approved. It is heartbreaking and demoralizing to see my most precious person, and a US veteran who fearlessly served our nation, go through this over a necessary medication.

As a healthcare social worker, and as the partner of someone impacted by all of this, I see firsthand, on a daily basis, how general lack of access to healthcare and systemic neglect of social determinants of health have negative impacts on our communities, and cause preventable strain on our hospital systems (i.e. costly ER visits, inpatient psych stays, etc).

HB1380 would provide my girlfriend, and many others, peace of mind, a sense of safety, and most importantly, *health*, as they navigate trying to find reliable continuation of healthcare.

Your time and consideration of this matter is very much appreciated,  
Jessica Paguirigan