

Written Testimony in Support of House Bill 1435

Health Insurance – Required Coverage – Hormone-Related Care

Submitted to: Chair and Members of the Committee
Re: House Bill 1435 – Health Insurance – Required Coverage – Hormone-Related Care
Submitted by: Julie Parana, MS, OTR/L
Title: Occupational Therapist | Women’s Health Specialist | Menopause Coach
Organization: The Menopause OT
Date: March 11, 2026

Dear Chair and Members of the Committee,

My name is Julie Parana. I am an occupational therapist with over twenty years of experience in healthcare and rehabilitation, and I specialize in women’s health and menopause care. I am also the founder of The Menopause OT, where I work with women navigating perimenopause and menopause.

I am writing in **strong support of House Bill 1435**, which would require insurance coverage for hormone-related care for women experiencing perimenopause and menopause.

My support for this legislation comes from both **personal experience and my professional work with women navigating this stage of life every day.**

Several years ago, I entered early surgical menopause. Despite being a healthcare professional myself, I encountered significant barriers in accessing appropriate menopause care. Many healthcare providers receive little to no formal training in menopause management, and I struggled to find clinicians who were comfortable prescribing hormone therapy in a way that was appropriate for my age and health needs.

Even after finding knowledgeable care, I faced additional barriers through my insurance coverage. Because I entered menopause earlier than the natural age, I required a higher therapeutic dose of hormone therapy in order to reach physiologic hormone levels and reduce long-term health risks. Insurance restrictions created obstacles to accessing the dosage required for optimal care, forcing unnecessary administrative hurdles and delays in treatment.

Access to appropriate hormone therapy is not simply about relieving hot flashes or improving sleep. For women who experience early or surgical menopause, hormone therapy can be an essential preventive

health intervention. When appropriately prescribed, it can significantly reduce the long-term risk of serious chronic conditions, including osteoporosis and fracture, cardiovascular disease, type 2 diabetes, and cognitive decline and Alzheimer's disease.

These conditions carry enormous personal and financial costs for individuals, families, and our healthcare system.

Unfortunately, the barriers I experienced are not unique.

Through my work supporting women in perimenopause and menopause, I hear these stories every single day. Women frequently report that their symptoms are dismissed or minimized, they struggle to find clinicians trained in menopause care, insurance coverage limits access to the type, formulation, or dosage of hormone therapy they need, and they are forced to pay out of pocket for treatments that should be covered healthcare.

These barriers affect women during a critical stage of life. Midlife women are often at the height of their careers, supporting families, and contributing significantly to the workforce and their communities. When menopause symptoms are inadequately treated, it can impact mental health, workplace productivity, and overall quality of life.

Menopause affects every woman who lives long enough to experience it, yet menopause care remains one of the most under-recognized and under-supported areas of healthcare.

House Bill 1435 represents an important step toward addressing these gaps. Ensuring coverage for hormone-related care would help remove unnecessary barriers and allow women to access evidence-based treatment that supports both short-term symptom management and long-term health protection.

As both a healthcare professional and a woman who has personally navigated these challenges, I strongly urge the committee to support House Bill 1435.

Thank you for your time and your commitment to improving the health and well-being of women.

Sincerely,

Julie Parana, MS, OTR/L

Occupational Therapist | Women's Health Specialist | Menopause Coach
Founder, The Menopause OT