



**Testimony of Liz Powell, Esq., MPH
Founder of Women's Health Advocates
March 13, 2026**

We would like to offer this testimony to express our support for HB1435 to ensure coverage for hormone-related care.

Women's Health Advocates has advocates in all 50 states and is the only organization solely dedicated to educating and advocating for policies and funding to close gaps in women's health. Our mission is to translate lived experience and scientific evidence into advocacy and policy change to advance the health of women head to toe across the lifespan. We organized the first-ever Women's Health Capitol Hill Day in May 2025 and are planning the second annual Hill Day on May 21, 2026. In short, WHA is turning urgency into visibility and visibility into action.

This bill establishes consistent statewide standards for insurance coverage of medically necessary hormone-related care in Maryland. It requires health insurance carriers to cover clinically appropriate hormone therapies and related services, including hormone replacement therapy and diagnostic testing, while reducing unnecessary administrative barriers.

Currently, many Maryland residents face inconsistent and unpredictable insurance coverage for hormone-related care, leading to delays and denials that undermine their health stability. Hormonal transitions such as perimenopause and menopause are common experiences affecting a significant portion of the adult population. Untreated symptoms can result in worsening health conditions, which not only compromise individuals' well-being, but also increase costs for the healthcare system.

HB1435 would establish transparent and consistent standards for determining medical necessity, ensuring that coverage decisions are based on evidence-based guidelines and the recommendations of qualified healthcare professionals. By enacting this bill, we can create a more equitable system for accessing hormone-related care, ultimately reducing administrative burdens and improving continuity of treatment for Maryland residents.

Thank you for your consideration.

