

HB 1435 – Health Insurance: Required Coverage for Hormone-Related Care
Written Testimony in Support

Submitted to: Maryland House Health and Government Operations Committee
Hearing Date: March 13, 2026

Chair, Vice Chair, and Members of the Committee:

Thank you for the opportunity to submit written testimony **in strong support of HB 1435**. I am submitting this testimony as an individual, and I urge the Committee to issue a **favorable recommendation** and advance this legislation through the chamber.

HB 1435 provides an essential and long-overdue update to Maryland’s health insurance standards by requiring insurers, nonprofit health service plans, and HMOs to cover **hormone-related care**, including treatment for perimenopausal and menopausal symptoms. This is not optional care — for many women, it is medically indicated, evidence-based treatment that directly affects their ability to function, remain healthy, and maintain quality of life.

This legislation is especially critical for **women in Maryland who suffer from perimenopause and menopause symptoms**, many of whom face significant barriers to accessing appropriate care. Ensuring coverage for clinically recommended hormone therapy will have an immediate and meaningful impact: improving health outcomes, reducing preventable suffering, supporting stability at work and at home, and addressing inequities that have persisted for far too long.

Importantly, if HB 1435 becomes law, **Maryland will be the first state in the country** to establish comprehensive, statewide insurance protections for menopause-related hormone care. This is a rare opportunity for Maryland to lead the nation in modernizing women’s healthcare and supporting the wellbeing of millions of residents.

For these reasons, I respectfully urge a **favorable report** on HB 1435 and encourage the Committee to move this bill forward without hesitation.

Thank you for your consideration.

Sincerely,

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