

**Written Testimony of
Dr. Yanira Cruz
President and Chief Executive Officer
National Hispanic Council on Aging**

In Support of HB 1565 – Public Health - Obesity Management and Treatment Programs
(Healthy Maryland for Every Body)

Maryland House Health Committee
March 11, 2026

Dear Chair Bagnall, Vice-Chair Cullison, and Members of the Committee:

My name is Dr. Yanira Cruz, and I serve as President and Chief Executive Officer of the National Hispanic Council on Aging (NHCOA). NHCOA is a national organization dedicated to improving the health, financial security, and quality of life of Hispanic older adults, their families, and caregivers. Through research, community partnerships, and policy advocacy, we work to ensure that Hispanic seniors have access to the resources and care they need to age with dignity and good health.

Thank you for the opportunity to submit this written testimony in strong support of House Bill 1565, which would require the Maryland State Employee and Retiree Health and Welfare Benefits Program to provide comprehensive coverage for the treatment of obesity, including evidence-based clinical interventions as well as FDA-approved anti-obesity medications.

HB 1565 represents an important step toward aligning Maryland's health coverage policies with modern medical science and ensuring that state employees and retirees have access to effective treatment for one of the most significant drivers of chronic disease in the United States.

Obesity is widely recognized by the medical community as a complex, chronic disease influenced by genetics, metabolism, environmental factors, and social determinants of health. When untreated, obesity significantly increases the risk of serious conditions such as type 2 diabetes, cardiovascular disease, stroke, and certain cancers.

For older adults, the consequences can be especially severe. Obesity is associated with increased risk of mobility limitations, disability, and reduced independence. Outcomes that directly affect the ability of individuals to remain active in the workforce or enjoy a healthy retirement.

Unfortunately, Hispanic communities are disproportionately affected. Hispanic adults experience higher rates of obesity and related chronic diseases, including diabetes and heart disease. As the Hispanic population ages, these disparities pose growing risks to health, quality of life, and health system costs if left unaddressed.

Research consistently shows that treating obesity as a chronic disease -- using a combination of behavioral interventions, clinical care, and FDA-approved medications -- can significantly improve health outcomes and reduce downstream healthcare spending. Crucial when budgets



are tight.

Chronic disease already accounts for the majority of healthcare expenditures in the United States. Analyses from the Partnership to Fight Chronic Disease estimate that improved prevention and treatment of chronic conditions could generate trillions in healthcare savings over the next decade, including hundreds of billions in savings related to Hispanic populations.

Employers are also recognizing the economic value of providing comprehensive obesity treatment. An analysis by [Aon](#) found that access to modern obesity therapies can reduce the costs associated with diabetes, cardiovascular disease, and other obesity-related conditions, while also improving workforce productivity and reducing absenteeism.

For Maryland's state employee health plan which covers thousands of workers, retirees, and their families, providing access to evidence-based obesity care is both a health investment and a smart fiscal strategy.

Despite the growing scientific consensus around obesity treatment, many health plans still fail to cover the full spectrum of evidence-based care. This leaves many individuals --particularly older adults and those on fixed incomes -- without access to treatments that could prevent the progression of chronic disease.

For Hispanic older adults, these coverage gaps can compound existing barriers to care, including language access challenges, limited healthcare resources, and higher rates of chronic disease. Ensuring that state employee and retiree health plans provide comprehensive obesity treatment will help address these disparities and support healthier aging for Maryland's diverse workforce and retiree population.

HB 1565 recognizes what medical experts and public health leaders have long emphasized: obesity is a chronic disease that deserves the same level of clinical attention and insurance coverage as other serious health conditions.

By ensuring that the State Employee and Retiree Health and Welfare Benefits Program covers comprehensive obesity treatment, Maryland can:

- Improve health outcomes for state employees and retirees
- Reduce long-term healthcare costs associated with chronic disease
- Address health disparities affecting Hispanic communities
- Support healthier aging and workforce participation

For these reasons, the National Hispanic Council on Aging respectfully urges the Committee to issue a favorable report on HB 1565.

Thank you for your consideration

Dr. Yanira Cruz

