



Maryland Continuing Care Residents Association  
**Protecting the Future of Continuing Care Residents**  
**The Voice of Continuing Care Residents at Annapolis**

**SUBJECT:** Senate Bill 293 - Professional Liability Insurance Coverage - Nursing Homes, Assisted Living Facilities, and Nurse Midwives - Disclosure  
**COMMITTEE:** House Health Committee  
The Honorable Heather Bagnall, Chair  
**DATE:** March 24, 2026  
**POSITION:** **Favorable**

**The Maryland Continuing Care Residents Association (MaCCRA)** is a not-for-profit organization representing the residents in continuing care retirement communities (CCRCs). Maryland has over 20,000 older adults living in 38 licensed CCRCs. The principal purpose of MaCCRA is to protect and enhance the rights, well-being, and financial security of current and future residents while maintaining the viability of the providers whose interests are frequently the same as their residents. MaCCRA supports efforts to enhance transparency, accountability, financial security, and preserve existing protections in law and regulation for current and future CCRC residents statewide.

On behalf of the MaCCRA, we support Senate Bill 293

This bill requires each nursing home in Maryland to notify prospective residents that it does not maintain professional liability insurance coverage and to notify prospective and current residents if it's professional liability insurance coverage has lapsed and not been renewed; and it requires that the prospective and current residents sign a copy of the notification.

The maintenance of professional liability insurance at senior living facilities is absolutely essential not only for the necessary indemnification against loss or injury, but also for the “guardrails” provided by the insurer. So, the existence of such coverage is a very important factor that should be timely disclosed to residents. One of the central themes in MaCCRA’s mission is to provide for transparency in the governance of senior living facilities to the greatest extent possible.

**Therefore, we ask for a favorable report on Senate Bill 293.**

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