

FROM THE DESK OF JULIE LARKINS

NAME: Julie Larkins

HOME ADDRESS AND ZIP CODE: 310 Sloping Woods Ct Annapolis 21409

PHONE NUMBER: 410.980.5190

Dear Delegate Bagnall,

My name is Julie Larkins, and I am a constituent in your district. I am writing to respectfully ask for your support of ****HB1435, HB1380, and HB1365****, which address insurance coverage for hormone-related care.

These bills matter deeply to my family and to me personally.

I am a woman in my 40s who was placed into **surgical menopause**, and hormone replacement therapy is medically necessary for me to maintain my health and quality of life. Without proper access to hormone therapy and the monitoring that accompanies it, women in surgical menopause can experience serious physical and emotional health consequences. Access to appropriate care should not be made more difficult through insurance barriers such as restrictive prior authorizations or higher out-of-pocket costs.

At the same time, my daughter is **transgender**, and hormone therapy is an essential part of her medically recommended gender-affirming care. As her parent, I have witnessed firsthand how critical access to this care is for her well-being.

While our circumstances are different, the underlying issue is the same: **hormone-related care is legitimate medical care** that patients rely on for their health, stability, and quality of life.

The bills currently before the legislature recognize this reality by ensuring that insurance coverage reflects modern medical standards for hormone-related treatment, including menopause care and gender-affirming care. They would help ensure that Maryland residents can access medically necessary treatments without unnecessary financial or administrative barriers.

For families like mine, these policies are not abstract policy debates. They affect our ability to receive and maintain the care our doctors recommend.

JULIE LARKINS
3/18/26

FROM THE DESK OF JULIE LARKINS

I respectfully urge you to support HB1435, HB1380, and HB1365 as they move through the legislative process.

Thank you for your time, for your service to our community, and for considering the perspective of families like mine.

Sincerely,
Julie Larkins