

**BILL:** House Bill 722  
**TITLE:** Child Sexual Abuse Claims – Doctrine of Charitable Immunity – Abrogation.  
**COMMITTEE:** Judiciary  
**DATE:** February 19, 2026 at 1:00 pm  
**WHO:** **Kristen Holt, Pharm.D., MPH**  
**POSITION:** **OPPOSE**

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Committee Chair, the Honorable Delegate Bartlett and Committee,

I request an **UNFAVORABLE vote** on **HB 722**. This bill removes charitable immunity for sex abuse claims, opening up damages to claimants beyond insurance to operating costs of a charity.

It is with great sensitivity and sincere respect for courageous people, including several dear to me, who have been harmed by sexual abuse but bravely came forward to bring misconduct to light.

As a mom of three, my children regularly attend a private school, church, and camps. I want the places my children frequent to be safe, and I am vocal with concerns. I have been an active participant in a variety of charitable organizations in Maryland for over 40 years.

Professionally, as a Clinical Pharmacist with a Master's in Public Health, Health Policy and Management, I have over 20 years of training and experience in the science of safety and high reliability organizations.

Litigation to organizations may be pursued when the claimant believes there has been insufficient leadership attention to injustice, harm, or negligence to bring ongoing change. However, in high risk industries, there can also be devastation to well-intended leaders when they learn of adverse ramifications to people they intended to heal or protect. This is called “second victim” or “moral injury”. Proven high risk industries have found a way to own adverse impact, commit to culture change, demonstrate improvement, and support both victims and second victims.

### **My Story**

I share a cry for justice with the same intensity of Jesus' statement: “If anyone causes one of these little ones who believe in me to sin, it would be better for him to have a millstone hung around his neck and to be drowned in the depths of the sea.” Mathew 18:6.

Several people close to me were devastated when sexually abused by a trusted adult. This was life altering. The pain and scope of this reality was far reaching. Adults, like me, struggled to consider, “Could I have prevented this and what cues did I miss?” and “Who else might be affected in our community?” Unbeknownst to us, the harm happened until this courageous person came forward.

Across my social network over the years, stories of sexual misconduct in relationships of trust occurred by individuals in a variety of settings and noble organizations, both secular and religious: homes, doctor's offices, car rides, workplaces, parties, etc. Many of these instances were never self-reported to leaders or authorities. Some were courageously reported, and leaders took appropriate actions. In other cases, leaders were well meaning, but inexperienced, ill-equipped, trusting, and at a loss how to effectively handle a deceptive person with a different version of reality. Some, cases went to trial but did not result in a prosecution. Notoriously, some were convicted.

We have had a pervasive, societal and spiritual problem with child abuse across settings for years.

I support effective accountability for child abuse.

### **Charitable Flourishing**

I'm also convinced charitable organizations, including religious affiliated institutions, support community flourishing.

In 2022, a Harvard study analyzed 371 articles across a 27 expert panel representing a diversity of spiritual or religious views, including atheist, spiritual – not – religious, Muslim, Catholic, Christian denominations, and Hindu.

*“They noted that for healthy people, spiritual community participation—as exemplified by religious service attendance – is associated with healthier lives, including greater longevity, less depression and suicide, and less substance use. For many patients, spirituality is important and influences key outcomes in illness, such as quality of life and medical care decisions.”<sup>1</sup>*

Charitable organizations offer community benefit, maintain a public trust, and are accountable for a reputation built over the test of time.

Our litigation system has limitations to accomplish the breadth of investment needed.

I invested heavily in an education and studied experientially how to lead organizations. I've learned from proven leaders' decisions to own error and restore public trust. Many charitable leaders have not had the financial or experiential opportunity to benefit from this valuable professional insight.

Charities are operating on razor thin margins, stewarding donor funds entrusted for mission operations. For example, mid-sized private Christian schools in MD have a revenue budget annually around \$1 to \$5 million. However, in HB 722 the damages cap for a single claimant prior to 5/31/25 is \$1.5 million and afterward is \$700,000. This cap has the potential to crush needed charitable organizations in order to increase claimant damages. Instead, focus should be placed on accountability for bad actors and reasonable accountability for organizational leadership lessons learned.

### **Charitable Services**

Religious schools, camps, and churches offer affordable child care in contrast to professional alternatives averaging \$900 per month. Best practices should be ensured for safety to maintain public trust.

The prospect of litigation for catastrophic events can result in public scrutiny, reputation damage, legal fees, and reduced donations. This impacts willingness to continue providing services that could be high risk, including serving children. I have seen scrutiny alone devastate and close doors permanently.

Charities in some formats may serve all-comers. They are often the first responders bringing hope. Churches may also offer counseling and addiction services, which includes all sorts of addictions. They are in a position to potentially bring vocal accountability and turnaround before individuals make grievous decisions that harm others and commit themselves to the justice system.

When there are bad actors in the charitable community, they are accountable to criminal law according to their time. Leaders are accountable to work in cooperation with criminal law.

Where there is contact with children, private schools, camps, and churches are accountable to parents and guardians to meet best practices to ensure the safety of the community.

Additionally, there is civil litigation to bring individual and organizational accountability to those hurt and without a statute of limitations due to the passage of the Child Victims Act 2023.

However, HB 722 removes charitable immunity retroactively. It increases punitive damages to a charity's operational costs beyond insurance and potentially beyond recovery.

### **HB 722 Goals**

If the goal is to incentivize claimant cases from 40 years prior, this bill will do that.

If the goal is to existentially burden well-meaning charities using current best practices with increased insurance costs and legal fees for more claims resulting from bad actors, it will.

If your goal is to decrease childcare services offered, it will.

If your goal is to close some charitable organizations without due process by awarding damages for a current standard applied to events decades before it was the standard, with missing witnesses or records retained for defense, it will.

This works against the common good.

### **HB 722 Limitations**

**If you want to reward new leadership teams implementing best practices in historical charities, this bill doesn't.** Resilient organizations become reliable by learning from the past, changing leadership where necessary, implementing better best practices, and assuring internal accountability. This bill does nothing to support and educate industry wide charitable leadership on recognizing risky practices and untrustworthy people. This does not change culture. This bill applies punitive, existential damages to leadership teams who may be entirely new, benefited from past lessons learned, and built a safer organization.

**If your goal is to make children safer, this bill doesn't.** Authoritative and punitive approaches work counterintuitively for transparency, learning, and prevention. Instead, high risk industries, like aviation and healthcare, have embraced "just culture" approaches and the "science of safety" preferring prevention over punitive enforcement.<sup>2</sup> In the 90s, the airline industry incentivized nonpunitive self-reporting of risks. These instances were submitted to expert panels to share lessons learned that fixed problems, avoided future harm, and established higher organizational reliability. Healthcare adopted a similar effective model along with medical malpractice caps for noneconomic damages to preserve high risk specialties and insurers from exiting the market. These industries have proven results.

Thank you for bringing public attention to child abuse, galvanizing stakeholders toward safer childcare practices. I am committed to work toward this.

However, I request an unfavorable report on HB 722 which does more harm than good.

Sincerely,



Kristen E. Holt, Pharm.D., MPH

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<sup>1</sup> Spirituality Linked with Better Health Outcomes, Patient Care. July 29,2022.

<https://worldhealth.net/news/spirituality-linked-better-health-outcomes-patient-care/>

<sup>2</sup> Rodrigues R, Filho G. "Fostering a Culture of Transparency: Leadership's Role in Enhancing Self-Reporting Practices in Aviation Safety." *Next Research*.. June 2025. Accessed 2/17/2026

<https://www.sciencedirect.com/science/article/pii/S3050475925001617?via%3Dihub>