HOUSE BILL 895

P1, C2, C4 5lr3011 CF SB 279

By: Delegate Rogers

Introduced and read first time: January 30, 2025

Assigned to: Economic Matters

Committee Report: Favorable

House action: Adopted with floor amendments

Read second time: February 20, 2025

CHAPTER

1 AN ACT concerning

2

Employment and Insurance Equality for Service Members Act

- FOR the purpose of establishing rules of interpretation related to the uniformed services; altering the rule of interpretation for "veteran"; altering the application of certain provisions of law governing the regulation of business, economic development, insurance, and labor and employment to apply to all uniformed services, rather than only the armed forces; and generally relating to veterans and uniformed services.
- 8 BY repealing and reenacting, without amendments,
- 9 Article Business Occupations and Professions
- 10 Section 1–101(a), 7–101(a), and 7–308(c)(1)
- 11 Annotated Code of Maryland
- 12 (2018 Replacement Volume and 2024 Supplement)
- 13 BY adding to
- 14 Article Business Occupations and Professions
- 15 Section 1–101(a–1) and 7–101(f)
- 16 Annotated Code of Maryland
- 17 (2018 Replacement Volume and 2024 Supplement)
- 18 BY repealing and reenacting, with amendments,
- 19 Article Business Occupations and Professions
- 20 Section 7–308(d)
- 21 Annotated Code of Maryland
- 22 (2018 Replacement Volume and 2024 Supplement)

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.

<u>Underlining</u> indicates amendments to bill.

Strike out indicates matter stricken from the bill by amendment or deleted from the law by amendment.

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1
    BY repealing and reenacting, without amendments,
 2
           Article – Business Regulation
 3
           Section 1–101(a), 2.5–105(b)(2), and 5–803(a)(1)
 4
           Annotated Code of Maryland
 5
           (2024 Replacement Volume)
 6
    BY adding to
 7
          Article – Business Regulation
 8
           Section 1-101(a-1), (j), and (k)
 9
          Annotated Code of Maryland
          (2024 Replacement Volume)
10
11
    BY repealing and reenacting, with amendments,
12
           Article – Business Regulation
                                        2.5-104, 2.5-105(a) and (b)(1), (3), and (4),
13
           Section 2.5–101, 2.5–103,
14
                 2.5-106(a) and (b), 5-803(a)(5), 12-302(a)(4)(ii)1., 15-204(b)(2), 19-207(a) and
15
                 (b)(1), and 19–502 through 19–504
16
           Annotated Code of Maryland
17
           (2024 Replacement Volume)
18
    BY repealing
19
          Article – Business Regulation
20
           Section 5–803(a)(4) and 19–501
21
           Annotated Code of Maryland
22
           (2024 Replacement Volume)
23
    BY repealing and reenacting, without amendments,
24
           Article – Commercial Law
25
           Section 14–1201(a) and 14–1212.2(a)(1)
26
           Annotated Code of Maryland
27
           (2013 Replacement Volume and 2024 Supplement)
28
    BY adding to
29
           Article – Commercial Law
30
          Section 14–1201(f–1)
31
          Annotated Code of Maryland
32
           (2013 Replacement Volume and 2024 Supplement)
    BY repealing
33
34
           Article – Commercial Law
35
           Section 14–1201(n)
36
           Annotated Code of Maryland
37
           (2013 Replacement Volume and 2024 Supplement)
    BY repealing and reenacting, with amendments,
38
           Article – Commercial Law
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| 1 2 3 | Section 14–1201(o) and 14–1212.2(a)(2) Annotated Code of Maryland (2013 Replacement Volume and 2024 Supplement) | | |
|-------------|---|--|--|
| 4 | BY repealing and reenacting, with amendments, | | |
| 5 | Article – Economic Development | | |
| 6 | Section 5–1001, 5–1002, 5–1003(1), and 5–1006(a) to be under the amended subtitle | | |
| 7 | "Subtitle 10. Uniformed Services Personnel and Veteran-Owned Small | | |
| 8 | Business No–Interest Loan Program" ; and 6–301(e) | | |
| 9 | Annotated Code of Maryland | | |
| 10 | (2024 Replacement Volume and 2024 Supplement) | | |
| 11 | BY repealing and reenacting, without amendments, | | |
| 12 | Article - Economic Development | | |
| 13 | Section 6-301(a) | | |
| 14 | Annotated Code of Maryland | | |
| 15 | (2024 Replacement Volume and 2024 Supplement) | | |
| 16 | BY repealing and reenacting, without amendments, | | |
| 17 | Article – Financial Institutions | | |
| 18 | Section 1–101(a) and 12–119(b)(1) | | |
| 19 | Annotated Code of Maryland | | |
| 20 | (2020 Replacement Volume and 2024 Supplement) | | |
| 21 | BY adding to | | |
| 22 | Article – Financial Institutions | | |
| 23 | Section 1–101(y) | | |
| 24 | Annotated Code of Maryland | | |
| 25 | (2020 Replacement Volume and 2024 Supplement) | | |
| 26 | BY repealing and reenacting, with amendments, | | |
| 27 | Article – Financial Institutions | | |
| 28 | Section 11–612.2(a), (b), and (c) and 12–119(b)(2)(iv) | | |
| 29 | Annotated Code of Maryland | | |
| 30 | (2020 Replacement Volume and 2024 Supplement) | | |
| 31 | BY adding to | | |
| 32 | Article – General Provisions | | |
| 33 | Section 1–101.1, 1–101.2, 1–103.1, 1–114.1, 1–114.2, and 1–116 | | |
| 34 | Annotated Code of Maryland | | |
| 35 | (2019 Replacement Volume and 2024 Supplement) | | |
| 36 | BY repealing and reenacting, with amendments, | | |
| 37 | Article – General Provisions | | |
| 38 | Section 1–117 | | |
| 39 | Annotated Code of Maryland | | |
| 40 | (2019 Replacement Volume and 2024 Supplement) | | |

BY repealing and reenacting, with amendments,

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1
    BY repealing and reenacting, without amendments,
 2
           Article – Insurance
 3
           Section 1–101(a), 1–203.1(a)(1) and (3)(i) and (ii), and 10–101(a)
 4
           Annotated Code of Maryland
 5
           (2017 Replacement Volume and 2024 Supplement)
 6
    BY adding to
 7
           Article - Insurance
 8
           Section 1-101(a-1) and (rr-1)
 9
           Annotated Code of Maryland
10
           (2017 Replacement Volume and 2024 Supplement)
11
    BY repealing and reenacting, with amendments,
12
           Article – Insurance
13
           Section
                   1-203.1(a)(3)(iii)1., 8-404(a)(6),
                                                      10-101(0), 10-111, 10-116.1(f)(1),
14
                 10–408.1(b), 18–109(b)(8)(iii), 20–502(c), and 27–501(o)
15
           Annotated Code of Maryland
16
           (2017 Replacement Volume and 2024 Supplement)
17
    BY repealing and reenacting, without amendments,
18
           Article – Labor and Employment
19
           Section 1–101(a), 8–1001(a), 8.3–101(a), 8.3–403(c)(1), and 11–503(a)
20
           Annotated Code of Maryland
21
           (2016 Replacement Volume and 2024 Supplement)
22
    BY adding to
23
           Article – Labor and Employment
24
           Section 1–101(a–1), (d–1), (d–2), and (f) and 8.3–101(a–1) and (g–1)
25
           Annotated Code of Maryland
26
           (2016 Replacement Volume and 2024 Supplement)
27
    BY repealing and reenacting, with amendments,
28
           Article – Labor and Employment
29
           Section 3-708, 3-714, 3-803(b), 8-906, 8-1001(c)(1)(iii), 8.3-101(g) and (m),
30
                 8.3-302(4) and (5), 8.3-403(c)(2)(ii) and (vi)1., 8.3-701(a)(1)(iv) and (v),
                 8.3–702(d), and 11–503(b)(6) and (7)
31
32
           Annotated Code of Maryland
           (2016 Replacement Volume and 2024 Supplement)
33
34
    BY repealing
35
           Article – Labor and Employment
36
           Section 8.3–101(p)
37
           Annotated Code of Maryland
38
           (2016 Replacement Volume and 2024 Supplement)
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| 1 2 3 4 | Article – State Finance and Procurement Section 6–226(a)(2)(ii)83. and 14–601(b) Annotated Code of Maryland (2021 Replacement Volume and 2024 Supplement) | | |
|-----------------------|---|--|--|
| 5 6 7 8 9 | BY repealing and reenacting, without amendments, Article – State Finance and Procurement Section 14–601(a) Annotated Code of Maryland (2021 Replacement Volume and 2024 Supplement) | | |
| 10 11 12 13 | BY repealing and reenacting, with amendments, Article – State Government Section 9–901 Annotated Code of Maryland (2021 Replacement Volume and 2024 Supplement) | | |
| 15 16 | SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows: | | |
| 17 | Article – Business Occupations and Professions | | |
| 18 | 1–101. | | |
| 19 | (a) In this article the following words have the meanings indicated. | | |
| 20 21 | (A-1) "ACTIVE DUTY" HAS THE MEANING STATED IN § 9-901 OF THE STATE GOVERNMENT ARTICLE. | | |
| 22 | 7–101. | | |
| 23 | (a) In this title the following words have the meanings indicated. | | |
| 24 25 | (f) "Uniformed services" has the meaning stated in § 9–901 of the State Government Article. | | |
| 26 | 7–308. | | |
| 27 28 | (c) (1) Before a license expires, the licensee periodically may renew it for an additional 2-year term, if the licensee: | | |
| 29 | (i) otherwise is entitled to be licensed; | | |
| 30 31 | (ii) except as provided in subsection (d) of this section, pays to the Board a renewal fee of \$100; and | | |

28

(2)

(1)

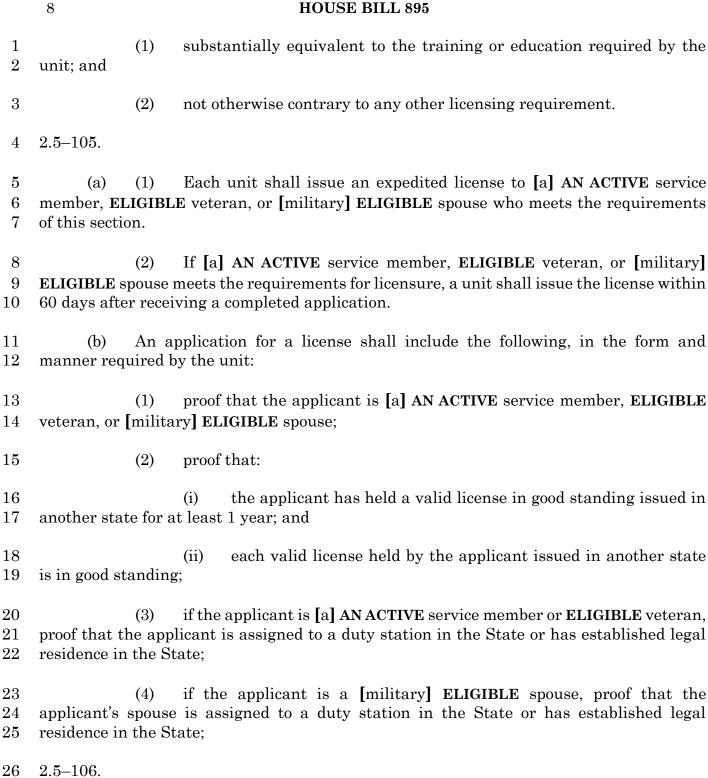
(c)

6 1 submits to the Board a renewal application on the form that the (iii) 2 Board provides. 3 A licensee serving on active duty in the [armed forces of the United States] **UNIFORMED SERVICES** is exempt from the renewal fee required by this section. 4 **Article – Business Regulation** 5 1-101.6 7 In this article the following words have the meanings indicated. (a) (A-1) "ACTIVE SERVICE MEMBER" HAS THE MEANING STATED IN § 9-901 OF 8 THE STATE GOVERNMENT ARTICLE. 9 "Uniformed services" has the meaning stated in § 9-901 of the 10 **(J)** STATE GOVERNMENT ARTICLE. 11 "VETERAN" HAS THE MEANING STATED IN § 9-901 OF THE STATE 12 (K) 13 GOVERNMENT ARTICLE. 14 2.5-101.15 In this title the following words have the meanings indicated. (a) "ELIGIBLE SPOUSE" MEANS THE SPOUSE OF AN ACTIVE SERVICE 16 (B) **(1)** MEMBER OR AN ELIGIBLE VETERAN. 17 18 **(2)** "ELIGIBLE SPOUSE" INCLUDES THE SURVIVING SPOUSE OF: 19 **(I)** AN ELIGIBLE VETERAN; OR 20 (II)AN ACTIVE SERVICE MEMBER WHO DIED BEFORE THE DATE 21ON WHICH THE APPLICATION FOR A LICENSE IS SUBMITTED. 22"ELIGIBLE VETERAN" MEANS A VETERAN WHO WAS DISCHARGED FROM (C) 23ACTIVE DUTY BEFORE THE DATE ON WHICH THE APPLICATION FOR A LICENSE IS 24SUBMITTED. 25 **[**(b)**] (D)** "License" means any grant of authority to an individual to (1) 26practice an occupation or profession.

"License" includes a certificate, permit, or registration.

"Military spouse" means the spouse of a service member or veteran.

| 1 | (2) | "Military spouse" includes a surviving spouse of: | |
|--|--|--|--|
| 2 | | (i) a veteran; or | |
| 3 4 | application for a lic | (ii) a service member who died before the date on which the ense is submitted. | |
| 5 | (d) "Servi | ce member" means an individual who is an active duty member of: | |
| 6 | (1) | the armed forces of the United States; | |
| 7 | (2) | a reserve component of the armed forces of the United States; or | |
| 8 | (3) | the National Guard of any state.] | |
| 9 | (e) "Unit" | means a unit in the Department that is authorized to issue a license. | |
| $egin{array}{c} 1 \ 1 \ 2 \end{array}$ | [(f) "Veteran" means a former service member who was discharged from active duty under circumstances other than dishonorable before the date on which the application for a license is submitted.] | | |
| 13 | 2.5–103. | | |
| 14 15 | A unit may allow an individual licensee who is [a] AN ACTIVE SERVICE member [of an armed force] deployed outside the State to: | | |
| 16 17 18 | (1) renew the license after the expiration of the renewal period without payment of a penalty or reinstatement fee if the late renewal is a direct result of the deployment; and | | |
| 19 20 | | complete any continuing education or continuing competency newal within a reasonable time after renewing the license. | |
| 21 | 2.5–104. | | |
| 22 23 24 | | culating an individual's years of practice in an occupation or a profession, e credit to the individual for all relevant experience as [a] AN ACTIVE | |
| 25 26 27 28 | UNIFORMED SERV | anit shall credit any training and education provided by the [military] ICES and completed by [a] AN ACTIVE service member toward any on requirements for licensure if the training or education is determined | |



27 Subject to subsections (b) and (c) of this section, a unit may issue a temporary license to [a] AN ACTIVE service member, ELIGIBLE veteran, or [military] ELIGIBLE 2829 spouse who has held a valid license in good standing issued in another state for less than 1 year, provided that each valid license held by the ACTIVE service member, ELIGIBLE 30 veteran, or [military] ELIGIBLE spouse is in good standing. 31

- 1 (b) A temporary license issued under this section authorizes the ACTIVE service 2 member, ELIGIBLE veteran, or [military] ELIGIBLE spouse, for a limited period of time, as 3 determined by the unit, to perform services regulated by the unit while the ACTIVE service 4 member, ELIGIBLE veteran, or [military] ELIGIBLE spouse completes additional 5 requirements for licensure in this State.
- 6 5–803.
- 7 (a) (1) In this section the following words have the meanings indicated.
- 8 [(4) "Veteran" has the meaning stated in § 9–901 of the State Government 9 Article.]
- 10 [(5)] (4) "Veterans service organization" means an association or other 11 entity organized for the benefit of veterans that has been recognized by the U.S.
- 12 Department of Veterans Affairs or chartered by Congress and any employee or
- 13 representative of the association or entity.
- 14 12–302.
- 15 (a) In addition to any other information required by the Secretary, the records of 16 a dealer shall include:
- 17 (4) for each individual from whom the dealer acquires a precious metal 18 object:
- 19 (ii) identification information about the individual that:
- 20 1. positively identifies the individual from at least 2 forms of
- 21 identification, which may include an age of majority card, [military] UNIFORMED
- 22 **SERVICES** identification, or passport; and
- 23 15-204.
- 24 (b) An innkeeper may require each guest at a lodging establishment to register 25 and may require the guest to produce:
- 26 (2) a valid [military] UNIFORMED SERVICES identification card;
- 27 19–207.
- 28 (a) A person may not falsely impersonate an officer or member of a [military] 29 UNIFORMED SERVICES or patriotic organization, grand or subordinate lodge, or fraternal 30 or sororal society that is chartered or has grand or subordinate lodges in the State.

- 1 (b) (1) Subject to paragraph (2) of this subsection, a person may not wear, or use to obtain aid, assistance, or personal or social recognition from a person in the State, the insignia of a [military] UNIFORMED SERVICES or patriotic organization, or a lodge or fraternal society that is chartered or has grand or subordinate lodges in the State, unless the person is entitled to use or wear the insignia under the constitution, bylaws, or rules of the organization, lodge, or society.
- 7 [19–501.
- 8 In this subtitle, "soldier" means:
- 9 (1) an active duty member of the armed forces of the United States, 10 including the Army, Marine Corps, Navy, Air Force, Space Force, Coast Guard, National 11 Guard, Reserve forces, and any other standard United States military agency; or
- 12 (2) a federal active duty member of the State National Guard or Reserve 13 force.]
- 14 [19–502.] **19–501.**

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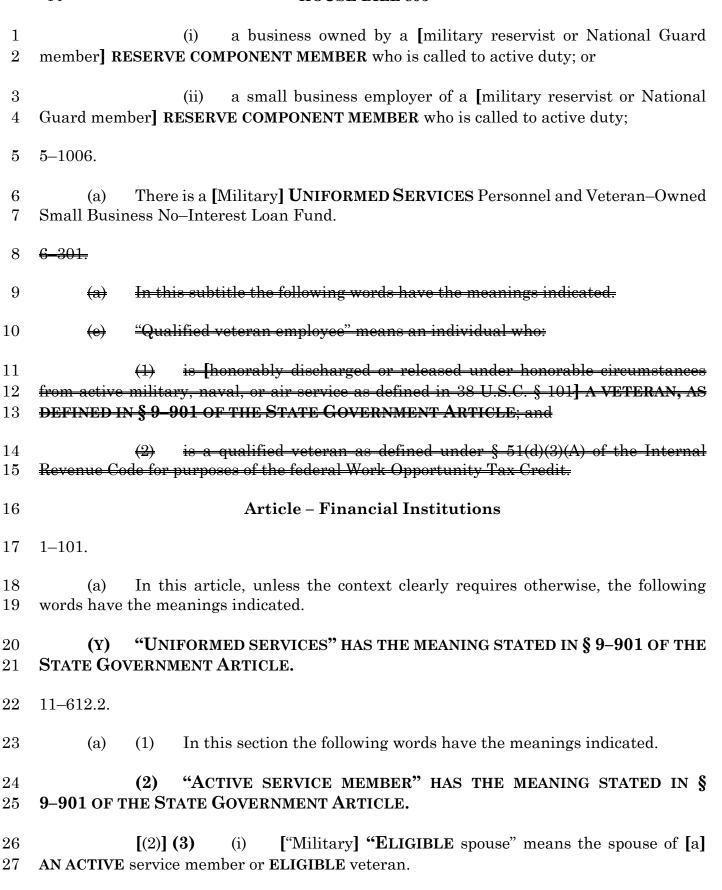
- 15 This subtitle does not apply to:
- 16 (1) the use of [a soldier's] AN ACTIVE SERVICE MEMBER'S name, portrait,
 17 picture, or image in an attempt to portray, describe, or impersonate that [soldier] ACTIVE
 18 SERVICE MEMBER in a live performance, single and original work of fine art, play, book,
 19 article, film, musical work, radio or television programming, or other audio or audiovisual
 20 work, if the performance, fine art, play, book, article, film, musical work, radio or television
 21 programming, or other audio or audiovisual work does not constitute a commercial
 22 advertisement for any product, good, ware, or merchandise;
- 23 (2) the use of [a soldier's] **AN ACTIVE SERVICE MEMBER'S** name, portrait, picture, or image for noncommercial purposes, including any news, public affairs, or sports broadcast or account;
- 26 (3) the use of [a soldier's] AN ACTIVE SERVICE MEMBER'S name in 27 truthfully identifying the [soldier] ACTIVE SERVICE MEMBER as the author of a particular 28 work or program or as the performer in a particular performance;
- 29 (4) any promotional materials, advertisements, or commercial 30 announcements for a use described in item (1), (2), or (3) of this section;
 - (5) unless the exhibition is continued by the professional photographer after written notice objecting to the exhibition by a person with the authority to grant consent for use under § 19–503 of this subtitle, the use of photographs, video recordings, and images by a person practicing professional photography to exhibit, in or about the

- professional photographer's place of business or portfolio, samples of the professional 1 2photographer's work;
- 3 the use of [a soldier's] AN ACTIVE SERVICE MEMBER'S picture, portrait, or image that is not facially identifiable; and 4
- 5 a photograph of a monument or a memorial that is placed on any 6 product, good, ware, or merchandise.
- 7 [19–503.] **19–502.**
- 8 A person may not knowingly use the name, portrait, picture, or image of [a soldier] 9 AN ACTIVE SERVICE MEMBER killed in the line of duty within the previous 50 years in 10 advertising for the sale of a product, good, ware, merchandise, or service, for the purpose of 11 gaining a commercial advantage, without obtaining prior consent for use from the [soldier] ACTIVE SERVICE MEMBER or the surviving spouse, the personal representative, or the
- 12
- majority of the heirs of the deceased [soldier] ACTIVE SERVICE MEMBER. 13
- 14 [19–504.] **19–503.**
- A person who violates [§ 19–503] § 19–502 of this subtitle is guilty of a misdemeanor 15 16 and on conviction is subject to a fine not exceeding \$2,500 or imprisonment not exceeding 17 1 year or both.
- Article Commercial Law 18
- 14-1201. 19
- 20 In this subtitle the following words have the meanings indicated. (a)
- (F-1) "ELIGIBLE SERVICE MEMBER" MEANS AN INDIVIDUAL WHO: 21
- 22 **(1)** IS AN ACTIVE SERVICE MEMBER, AS DEFINED IN § 9-901 OF THE 23 STATE GOVERNMENT ARTICLE; AND
- 24**(2)** IS ASSIGNED TO SERVICE AWAY FROM THE USUAL STATION OF DUTY OF THE INDIVIDUAL. 25
- 26 "Service member" means an individual in military service who: (n)
- 27 Is on active duty as defined in Section 101(d)(1) of Title 10 of the (1)(i) 28United States Code: or
- 29 Is a reservist performing duty under a call or order to active duty 30 under Section 101(a)(13) of Title 10 of the United States Code; and

- 1 Is assigned to service away from the usual duty station of the (2)2 individual. "State correctional facility" has the meaning stated in § 1–101 of the 3 [(o)] **(N)** 4 Correctional Services Article. 14-1212.2. 5 6 (a) (1) In this section the following words have the meanings indicated. "Protected consumer" means an individual who is: 7 (2)8 (i) Under the age of 16 years; 9 An incapacitated person or a protected person for whom a guardian or conservator has been appointed in accordance with Title 13 of the Estates and 10 Trusts Article: 11 85 years old or older; 12(iii) 13 [A] AN ELIGIBLE service member; or (iv) 14 An incarcerated person in a State correctional facility. (v) 15 Article - Economic Development 16 Subtitle 10. [Military] UNIFORMED SERVICES Personnel and Veteran—Owned Small 17 Business No-Interest Loan Program. 18 5-1001.19 In this subtitle the following words have the meanings indicated. (a) "ACTIVE DUTY" HAS THE MEANING STATED IN § 9-901 OF THE STATE 20 21GOVERNMENT ARTICLE. 22 "Fund" means the [Military] UNIFORMED SERVICES Personnel and 23Veteran-Owned Small Business No-Interest Loan Fund established under § 5-1006 of this subtitle. 24"RESERVE COMPONENT" HAS THE MEANING STATED IN § 9-901 OF THE 25STATE GOVERNMENT ARTICLE. 26
- [(c)] (E) "Service-disabled veteran" means a veteran with a disability that is service-connected, as defined in 38 U.S.C. § 101(16).

- [(d)] (F) (1) "Small business employer" means an employer who employed an average of 50 or fewer employees on business days during the calendar year preceding the determination of eligibility for a loan under this subtitle.
- 4 (2) For purposes of paragraph (1) of this subsection, all persons treated as 5 a single employer under § 414(b), (c), (m), or (o) of the Internal Revenue Code shall be 6 treated as a single employer under this subtitle.
- 7 (G) "Uniformed services" has the meaning stated in § 9–901 of the 8 State Government Article.
- 9 (H) "VETERAN" HAS THE MEANING STATED IN § 9–901 OF THE STATE 10 GOVERNMENT ARTICLE.
- 11 **[(e)] (I)** "Veteran—owned small business" means a small business that is at least 12 51% owned by a veteran [as defined in 38 U.S.C. § 101(2)].
- 13 5-1002.
- 14 (a) Subject to the availability of funds, the Department, in consultation with the 15 Department of Veterans and Military Families, shall establish a program to provide 16 no–interest loans under this subtitle to:
- 17 (1) small business employers of [military reservists and National Guard personnel] RESERVE COMPONENT MEMBERS who are called to active duty;
- 19 (2) businesses owned by [military reservists and National Guard 20 personnel] RESERVE COMPONENT MEMBERS who are called to active duty;
- 21 (b) If the availability of funds is limited, in making loans under this subtitle, the 22 Department, in consultation with the Department of Veterans and Military Families, shall 23 give priority to the businesses described in subsection (a)(2) and (3) of this section.
- 24 (c) In making loans under this subtitle, the Department, in consultation with the Department of Veterans and Military Families, shall take into consideration how to maximize the number of veterans [, military reservists, and National Guard personnel]
 27 AND RESERVE COMPONENT MEMBERS who would benefit from loans made under this subtitle.
- 29 5–1003.
- Loans shall be made under this subtitle for the purposes of:
- 31 (1) providing financial support to:

(ii)



"Military" "ELIGIBLE spouse" includes a surviving spouse of:

1 1. [A] AN ELIGIBLE veteran; or

- 2. [A] AN ACTIVE service member who died within 1 year before the date on which the license application, renewal, or change of status is submitted.
- 4 (4) (I) "ELIGIBLE VETERAN" MEANS A VETERAN WHO WAS 5 DISCHARGED FROM ACTIVE DUTY WITHIN 1 YEAR BEFORE THE DATE ON WHICH THE 6 LICENSE APPLICATION, RENEWAL, OR CHANGE OF STATUS IS SUBMITTED.
- 7 (II) "ELIGIBLE VETERAN" DOES NOT INCLUDE A VETERAN WHO 8 HAS BEEN DISCHARGED FROM ACTIVE DUTY FOR MORE THAN 1 YEAR BEFORE THE 9 LICENSE APPLICATION, RENEWAL, OR CHANGE OF STATUS IS SUBMITTED.
- 10 **[**(3) "Service member" means an individual who is an active duty member 11 of:
- 12 (i) The armed forces of the United States;
- 13 (ii) A reserve component of the armed forces of the United States; or
- 14 (iii) The National Guard of any state.
- 15 (4) (i) "Veteran" means a former service member who was discharged 16 from active duty under circumstances other than dishonorable within 1 year before the date 17 on which the license application, renewal, or change of status is submitted.
- 18 (ii) "Veteran" does not include an individual who has completed 19 active duty and has been discharged for more than 1 year before the license application, 20 renewal, or change of status is submitted.]
 - (b) To expedite the renewal or change of status of a license for [a] AN ACTIVE service member, ELIGIBLE veteran, or [military] ELIGIBLE spouse, the Commissioner may waive or suspend any licensing requirements to the extent that the waiver or suspension does not result in the failure to meet the minimum licensing standards set forth in 12 U.S.C. Chapter 51 and the regulations adopted under it.
- (c) To expedite the issuance of a license to [a] AN ACTIVE service member, ELIGIBLE veteran, or [military] ELIGIBLE spouse who holds a valid mortgage loan originator license in another state, the Commissioner may waive or suspend any licensing requirements to the extent that the waiver or suspension does not result in the failure to meet the minimum licensing standards set forth in 12 U.S.C. Chapter 51 and the regulations adopted under it.
- 32 12–119.

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- 1 (b) (1) A licensee may not provide check cashing services to a customer unless 2 the customer presents a form of customarily acceptable identification.
- 3 (2) Acceptable forms of identification include:
- 4 (iv) A valid [military] UNIFORMED SERVICES identification card.
- 5 Article General Provisions
- 6 **1–101.1.**
- 7 "ACTIVE DUTY" HAS THE MEANING STATED IN § 9–901 OF THE STATE 8 GOVERNMENT ARTICLE.
- 9 1-101.2.
- 10 "ACTIVE SERVICE MEMBER" HAS THE MEANING STATED IN § 9–901 OF THE
- 11 STATE GOVERNMENT ARTICLE.
- 12 **1–103.1.**
- "ARMED FORCES" HAS THE MEANING STATED IN § 9–901 OF THE STATE
- 14 GOVERNMENT ARTICLE.
- 15 **1–114.1.**
- 16 "RESERVE COMPONENT" HAS THE MEANING STATED IN § 9-901 OF THE STATE
- 17 GOVERNMENT ARTICLE.
- 18 **1–114.2.**
- 19 "SERVICE MEMBER" HAS THE MEANING STATED IN § 9–901 OF THE STATE
- 20 GOVERNMENT ARTICLE.
- 21 **1–116.**
- 22 "Uniformed services" has the meaning stated in § 9–901 of the State
- 23 GOVERNMENT ARTICLE.
- 24 1–117.
- 25 (A) "VETERAN" HAS THE MEANING STATED IN § 9–901 OF THE STATE
- 26 GOVERNMENT ARTICLE.

1 With respect to any State program of benefits, rights, or privileges applicable (B) 2 to a veteran under this Code, "veteran" includes 4, if the individual is eligible under 38 3 U.S.C. § 101, a member of the commissioned corps of: 4 the Public Health Service; or (1) 5 (2) the National Oceanic and Atmospheric Administration or its 6 predecessor, the Coast and Geodetic Survey AN INDIVIDUAL WHO MEETS THE DEFINITION OF "VETERAN" UNDER § 9-901 OF THE STATE GOVERNMENT ARTICLE. 7 8 Article - Insurance 9 1-101.10 In this article the following words have the meanings indicated. (a) "ACTIVE DUTY" HAS THE MEANING STATED IN § 9-901 OF THE 11 (A-1)12 STATE GOVERNMENT ARTICLE. "Uniformed services" has the meaning stated in § 9-901 13 (RR-1)OF THE STATE GOVERNMENT ARTICLE. 14 1-203.1.15 In this section the following words have the meanings indicated. 16 (a) (1) 17 (3) "Waiver of customer liability" means an optional agreement: (i) 18 between a utility provider and a customer of the utility provider; 19 that is contained in: (ii) 20 1. the agreement under which the utility provider provides 21services to the customer; or 222. a separate agreement between the utility provider and the 23 customer; and 24(iii) under which the utility provider agrees, in return for a specified 25charge payable by the customer to the utility provider, to waive all or part of the customer's 26liability to the utility provider for incurred charges during a defined period in the event of any of the following qualifying events or conditions involving the customer: 27 call to active [military] service IN THE UNIFORMED 281. 29 SERVICES;

| 1 | 8–404. | | |
|----------------------|---|--|--|
| 2 3 | (a) Except as provided in this section, this subtitle and the other insurance laws of the State do not apply to: | | |
| 4 | (6) any association, whether or not a fraternal benefit society: | | |
| 5 | (i) that was organized before 1880; | | |
| 6 7 8 | (ii) the members of which are officers or enlisted, regular or reserve active, retired, or honorably discharged members of the [Armed Forces or the Sea Services of the United States] UNIFORMED SERVICES; and | | |
| 9 | (iii) a principal purpose of which is to provide insurance and other benefits to its members and the dependents or beneficiaries of its members. | | |
| 1 | 10–101. | | |
| 12 | (a) In this subtitle the following words have the meanings indicated. | | |
| 13 14 | (o) (1) "Travel insurance" means insurance coverage for personal risk incident to planned travel, including: | | |
| 15 | (i) interruption or cancellation of a trip or an event; | | |
| 16 | (ii) loss of baggage or personal effects; | | |
| 17 | (iii) damage to accommodations or a rental vehicle; | | |
| 18 19 20 | | | |
| 21 | (v) emergency evacuation; | | |
| 22 | (vi) repatriation of remains; and | | |
| 23 24 25 | (vii) any other contractual obligations to indemnify or pay a specified amount to the traveler on determinable contingencies related to travel as the Commissioner approves. | | |
| 26 27 28 29 | (2) "Travel insurance" does not include a major medical plan that provides comprehensive medical protection for a traveler on a trip lasting 6 months or longer, such as an individual working outside the United States or [military] UNIFORMED SERVICES personnel being deployed. | | |

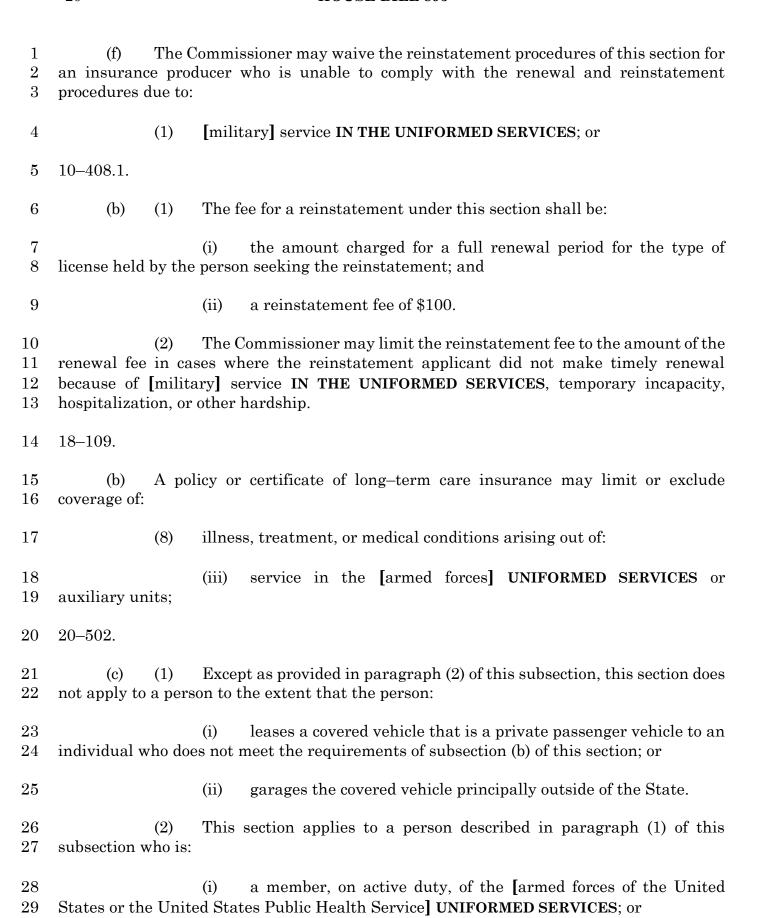
30 10-111.

1 (a) A person who applies for a license as a resident insurance producer shall: 2 in the case of an applicant who is an individual, submit to the 3 Commissioner a uniform application and declare under penalty of refusal, suspension, or 4 revocation of the license that the statements made in the uniform application are true, 5 correct, and complete to the best of the individual's knowledge and belief; 6 (2)in the case of an applicant that is a business entity, submit to the 7 Commissioner a uniform business entity application; 8 (3)pay the applicable fee required by § 2–112 of this article for a license; 9 file on the form and in the manner that the Commissioner provides: **(4)** 10 (i) any trade name to be used by the applicant; 11 (ii) the business address of the applicant; and 12 (iii) the name and residence address of each individual who holds a license and does business under the trade name; and 13 14 submit to the Commissioner any (5)additional information or 15 documentation that the Commissioner requires, including any information 16 documentation to determine the professional competence, good character, trustworthiness of the applicant. 17 18 (b) An applicant who has experience in the armed forces of the United States 19 and qualifies under § 10–104(h)(3) of this subtitle must file an application within 1 year 20 after the date of discharge from the armed forces. 21This subsection does not apply to a motor vehicle rental company that 22 applies for a limited lines license to sell insurance in connection with, and incidental to, the 23rental of a motor vehicle under Subtitle 6 of this title. 24(2)In addition to any other information required on the application, an 25applicant that is a business entity must: 26 identify the licensed insurance producer who is designated to act 27as the business entity's principal contact with the Administration; and 28 provide the name and address of each licensed producer 29 employed by the business entity, each individual who has direct control over its fiscal

management, and each owner, member, or manager of the business entity and each director

of a business entity that is a corporation.

30



- 1 (ii) a student enrolled in an accredited school, college, or university 2 or serving a medical internship.
- 3 27–501.
- (o) (1) With respect to private passenger motor vehicle insurance, an insurer may not deny, refuse to renew, or cancel coverage or increase rates for applicants or policyholders who are [military] UNIFORMED SERVICES personnel returning from active duty overseas solely because they fail to meet underwriting standards that require continuous coverage unless the failure to maintain continuous coverage existed prior to the applicant's or policyholder's assignment to active duty overseas.
- 10 (2) With respect to homeowner's insurance, an insurer may not deny, 11 refuse to renew, or cancel coverage or increase rates for applicants or policyholders who are 12 [military] UNIFORMED SERVICES personnel returning from active duty overseas solely 13 because they fail to meet:
- 14 (i) underwriting standards that require continuous coverage unless 15 the failure to maintain continuous coverage existed prior to the applicant's or policyholder's 16 assignment to active duty overseas; or
- 17 (ii) occupancy requirements if the [military] UNIFORMED 18 SERVICES personnel can demonstrate that reasonable steps were taken to maintain and 19 protect the property during the applicant's or policyholder's assignment to active duty 20 overseas.

21 Article – Labor and Employment

- 22 1–101.
- 23 (a) In this article the following words have the meanings indicated.
- 24 (A-1) "ACTIVE SERVICE MEMBER" HAS THE MEANING STATED IN § 9-901 OF 25 THE STATE GOVERNMENT ARTICLE.
- 26 (D-1) "RESERVE COMPONENT" HAS THE MEANING STATED IN § 9-901 OF THE 27 STATE GOVERNMENT ARTICLE.
- 28 (D-2) "SERVICE MEMBER" HAS THE MEANING STATED IN § 9-901 OF THE 29 STATE GOVERNMENT ARTICLE.
- 30 (F) "Uniformed services" has the meaning stated in § 9–901 of the 31 State Government Article.
- 32 3–708.

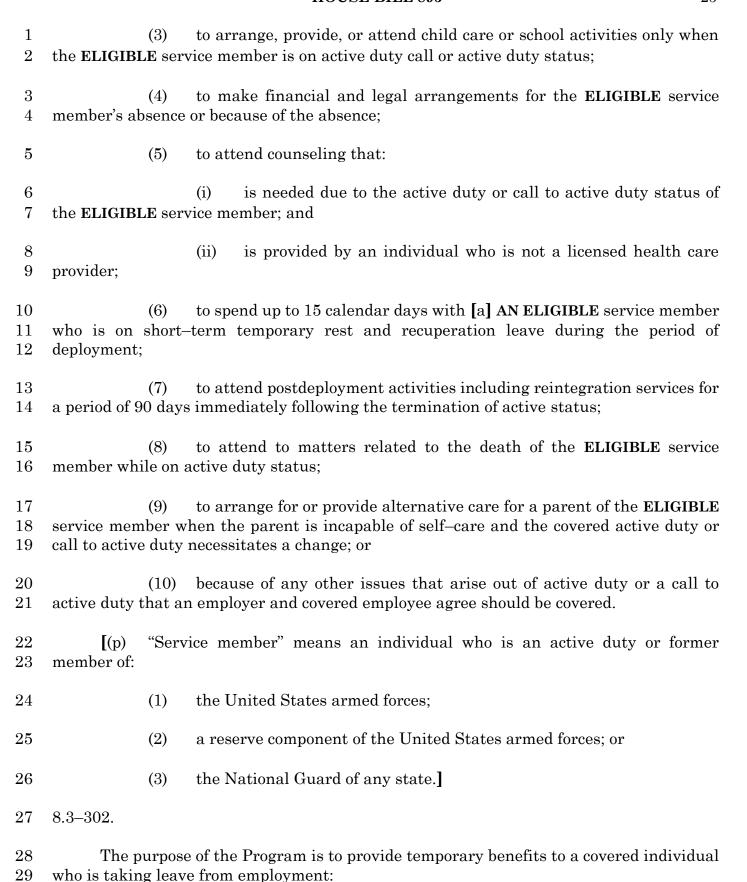
| 1 2 3 4 5 | (a) An application for renewal of a license, certificate, permit, or other authorization that an individual is required by law to hold to engage in a profession or trade is considered timely if the application is submitted within 1 year after the end of the individual's active service in the [armed forces of the United States] UNIFORMED SERVICES. | | |
|-----------------------|--|---|--|
| 6 7 8 | (b) An individual applying to work in a trade or profession is entitled to credit toward a period of service as an apprentice in, or in preparation for, the profession or tradif: | | |
| 9 | (1 | the period is required by law for the profession or trade; | |
| 10 11 12 | profession or trade while in the [armed forces of the United States] UNIFORMED | | |
| 13 14 | | | |
| 15 | (c) Tl | his section shall be construed liberally. | |
| 16 | 3–714. | | |
| 17 | (a) [(| 1)] In this section [the following words have the meanings indicated. | |
| 18 19 | (2) branch of the u | "Eligible service member" means a full—time active duty member of any uniformed services of the United States.] | |
| 20 21 22 23 | any branch of the uniformed services of the United States, AS DEFINED IN § 9-901 OF THE STATE GOVERNMENT ARTICLE, who has received an honorable discharge or a | | |
| 24 | | (i) the National Guard; | |
| 25 | | (ii) the military reserves; | |
| 26 | <u>(1</u> | A RESERVE COMPONENT; | |
| 27 | | (iii) (2) the Commissioned Corps of the Public Health Service; and | |
| 28 29 30 | - | (iv) (3) the Commissioned Corps of the National Oceanic and Administration + WETERAN" HAS THE MEANING STATED IN § 9-901 OF OVERNMENT ARTICLE. | |

(b) An employer may grant a preference in hiring and promotion to:

- 1 (1) **f**an eligible**f** ★ veteran;
- 2 (2) the spouse of **f**an eligible **f** A veteran who has a service—connected 3 disability;
- 4 (3) the spouse of an **f**eligible **ACTIVE** service member; or
- 5 (4) the surviving spouse of a deceased **{**eligible**}** veteran.
- 6 (c) Granting a preference under subsection (b) of this section does not violate any 7 State or local equal employment opportunity law.
- 8 3–803.
- 9 (b) An employee may take leave from work on the day that an immediate family 10 member of the employee is leaving for, or returning from, active duty outside the United 11 States as a member of the [armed forces of the United States] UNIFORMED SERVICES.
- 12 8–906.
- 13 (a) An individual who otherwise is unemployed may not be considered to be 14 employed because the individual is engaged in inactive duty for training as a member of 15 the National Guard or other reserve component of the [United States armed forces] 16 UNIFORMED SERVICES.
- 17 (b) An individual who otherwise is available for work as required in § 8–903(a)(1)(ii) of this subtitle may not be considered to be unavailable for work because the 19 individual is engaged in inactive duty for training as a member of the National Guard or 20 other reserve component of the [United States armed forces] UNIFORMED SERVICES.
- 21 (c) Compensation that an individual receives for participation in inactive duty for 22 training as a member of the National Guard or other reserve component of the [United 23 States armed forces] UNIFORMED SERVICES may not be deducted from the weekly benefit 24 amount to which the individual is entitled.
- 25 8-1001.
- 26 (a) (1) An individual who otherwise is eligible to receive benefits is disqualified 27 from receiving benefits if the Secretary finds that unemployment results from voluntarily 28 leaving work without good cause.
- 29 (2) A claimant who is otherwise eligible for benefits from the loss of 30 full—time employment may not be disqualified from the benefits attributable to the 31 full—time employment because the claimant voluntarily quit a part—time employment, if 32 the claimant quit the part—time employment before the loss of the full—time employment.

- 1 (c) A circumstance for voluntarily leaving work is valid only if it is: (1) 2 (iii) caused by the individual leaving employment to follow a spouse if: 3 4 1. the spouse: serves in the [United States military] UNIFORMED 5 A. 6 SERVICES; or 7 В. is a civilian employee of the [military] UNIFORMED 8 **SERVICES** or of a federal agency involved in [military] **UNIFORMED SERVICES** operations: 9 and 10 2. the spouse's employer requires a mandatory transfer to a 11 new location. 12 8.3–101. 13 In this title the following words have the meanings indicated. (a) (A-1) "ACTIVE DUTY" HAS THE MEANING STATED IN § 9-901 OF THE STATE 14 GOVERNMENT ARTICLE. 15 16 "Deployment" means [a] AN ELIGIBLE service member acting under official orders who, on any day, is performing service in a training exercise or operation at a 17 18 location or under circumstances that make it impossible or infeasible for the ELIGIBLE 19 service member to spend off-duty time in the housing in which the ELIGIBLE service 20 member resides when on garrison duty at the ELIGIBLE service member's permanent duty 21station or homeport. (G-1) "ELIGIBLE SERVICE MEMBER" MEANS AN ACTIVE SERVICE MEMBER OR 22 23 FORMER SERVICE MEMBER. 24 "Qualifying exigency" means any of the following reasons for which leave may 25 be needed by a family member of [a] AN ELIGIBLE service member: 26 because the ELIGIBLE service member has received notice of
- 28 (2) to attend [military] UNIFORMED SERVICES events and related 29 activities including family support programs related to the active duty of the ELIGIBLE 30 service member;

deployment within 7 days before the deployment is to begin;



- 1 (4) to care for [a] AN ELIGIBLE service member for whom the covered 2 individual is next of kin; or
- 3 (5) because the covered individual has a qualifying exigency arising out of 4 the deployment of [a] AN ELIGIBLE service member who is a family member of the covered
- 5 individual.
- 6 8.3–403.
- 7 (c) (1) Subject to paragraph (2) of this subsection, a covered individual under 8 § 8.3–302(2), (3), (4), or (5) of this title shall provide certification for a claim for benefits
- 9 under this title.
- 10 (2) A certification for a claim for benefits for a covered individual under § 11 8.3–302(2), (3), or (4) of this title shall include:
- 12 (ii) the date on which the serious health condition of the family 13 member, covered individual, or **ELIGIBLE** service member commenced;
- (vi) 1. for a certification for intermittent leave under § 8.3–302(2) or (4) of this title, a statement that the covered individual needs to care for a family member or **ELIGIBLE** service member and the expected frequency and duration of the intermittent leave; or
- 18 8.3–701.
- 19 (a) (1) Subject to paragraph (2) of this subsection, beginning July 1, 2026, a 20 covered individual taking leave from employment may submit a claim for benefits:
- 21 (iv) to care for a service member with a serious health condition 22 resulting from [military] service IN THE UNIFORMED SERVICES for whom the covered 23 individual is next of kin; or
- 24 (v) to attend to a qualifying exigency arising out of the deployment 25 of [a] AN ELIGIBLE service member who is a family member of the covered individual.
- 26 8.3–702.
- 27 (d) (1) A covered individual may not be required to use or exhaust paid vacation, paid sick leave, or other paid time off under an employer policy before, or while, receiving benefits under this title.
- 30 (2) A covered individual and an employer may agree to use paid vacation, 31 paid sick leave, or other paid time off while a covered individual is receiving benefits 32 available under this title to replace the covered individual's wages up to 100% of the covered

- 1 individual's average weekly wage during the period of leave for which benefits are received 2 under this title.
- 3 (3) Notwithstanding paragraph (1) of this subsection, an employer may 4 require that benefit payments under this title be made concurrently, or otherwise 5 coordinated with payments made or leave that is allowed under the terms of a separate 6 employer—provided leave policy due to parental care, family care, or [military] 7 UNIFORMED SERVICES leave or under a disability policy.
- 8 (4) This subsection may not be construed to reduce any weeks of leave for 9 which benefits may be paid under this title.
- 10 11-503.
- 11 (a) In this subtitle the definitions set forth in § 3 of the federal Act shall apply; definitions set forth below shall have the meanings indicated.
- 13 (b) "Dislocated worker" means an individual who:
- 14 (6) is the spouse of [a] AN ACTIVE SERVICE member [of the armed forces 15 on active duty, as defined in 10 U.S.C. § 101(d)(1),] and who has experienced a loss of 16 employment as a direct result of relocation to accommodate a permanent change in duty 17 station of the member; or
- 18 (7) is the spouse of [a] AN ACTIVE SERVICE member [of the armed forces on active duty, as defined in 10 U.S.C. § 101(d)(1),] and who has been providing unpaid services to a family member in the home and is unemployed or underemployed and experiencing difficulty in obtaining or upgrading employment.

22 Article – State Finance and Procurement

- 23 6–226.
- 24 (a) (2) (ii) The provisions of subparagraph (i) of this paragraph do not apply 25 to the following funds:
- 26 83. the [Military] UNIFORMED SERVICES Personnel and Veteran–Owned Small Business No–Interest Loan Fund;
- 28 14-601.
- 29 (a) In this subtitle the following words have the meanings indicated.
- 30 (b) "Veteran" means an individual who is verified [as having served on active duty 31 in the armed forces of the United States, other than for training, and was discharged or

| 1 2 | released under conditions other than dishonorable] TO BE A VETERAN, AS DEFINED IN § 9–901 OF THE STATE GOVERNMENT ARTICLE. | | | |
|----------------|--|--|--|--|
| 3 | | Article - State Government | | |
| 4 | 9–901. | | | |
| 5 | (a) In this subtitle | the following words have the meanings indicated. | | |
| 6 | (B) "ACTIVE DUTY | Y" HAS THE MEANING STATED IN 37 U.S.C. § 101. | | |
| 7 | (C) "ACTIVE SERV | VICE MEMBER" MEANS AN INDIVIDUAL WHO IS: | | |
| 8 | (1) AN ACTI | VE DUTY MEMBER OF THE UNIFORMED SERVICES; OR | | |
| 9 10 | | | | |
| 11 | (D) "ARMED FOR | CES" HAS THE MEANING STATED IN 10 U.S.C. § 101. | | |
| 12 | [(b)] (E) "Board" means the Board of Trustees of the Maryland Veterans Trust | | | |
| 13 14 | | | | |
| 15 16 17 | CHILDREN OF A SERVICE MEMBER OR VETERAN RELATED BY BLOOD, MARRIAGE, OR | | | |
| 18 | (H) "RESERVE CO | MPONENT" HAS THE MEANING STATED IN 37 U.S.C. § 101. | | |
| 19 | [(d)] (I) "Secretar | ry" means the Secretary of Veterans and Military Families. | | |
| 20 | (J) "SERVICE ME | MBER" MEANS AN INDIVIDUAL WHO IS A MEMBER OF: | | |
| 21 | (1) THE UNI | IFORMED SERVICES; OR | | |
| 22 | (2) A RESER | RVE COMPONENT OF THE UNIFORMED SERVICES. | | |
| 23 | [(e)] (K) "Trust" r | means the Maryland Veterans Trust. | | |
| 24 | (L) "UNIFORMED | SERVICES" HAS THE MEANING STATED IN 37 U.S.C. § 101. | | |

[(f)] (M) Except as otherwise provided [in this subtitle], "veteran" [means an individual who served on active duty in the armed forces of the United States, other than

1 for training, and was discharged or released under conditions other than dishonorable] HAS THE MEANING STATED IN 38 U.S.C. § 101. 2 3 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 2025. 4 Approved: Governor. Speaker of the House of Delegates.

President of the Senate.