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Health and Government Operations
Committee
Subcommittees

Health Occupations and Long-Term Care

Public Health and
Minority Health Disparities

THE MARYLAND HOUSE OF DELEGATES
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HB100 – Insurance Pooling – Public Entity – Definition

Good afternoon Chair, Vice Chair, and Members of the Environment and Transportation Committee. Thank you for the opportunity to provide testimony in support of House Bill 100.

Insurance pooling offers organizations a more affordable way to ensure their members are insured, by increasing the number of individuals for which risk is shared. State Law currently allows for “public entities” to participate in insurance pooling for health, casualty, and property insurance to reduce costs insuring their members. Resilience Authorities are relatively recent additions to State and Local Governments; while they function much like a unit of local government, for the purposes of insurance pooling it is unclear whether they fit the definition for a pooling-eligible entity.

Without pooling eligibility, insurance costs to local governments are increased. This bill offers a solution to decrease those costs by explicitly listing Resilience Authorities as eligible for insurance pooling agreements with other public entities. This change will ensure that individuals working for Resilience Authorities can attain proper coverage, and offers greater opportunities for insurance pooling with units of government and other public interest organizations.

HB100 is a cost-saving solution for a simple issue of eligibility, and will ensure that those who work hard to mitigate the impact climate change in our State can take care of themselves. For these reasons, I respectfully ask for a favorable report on HB100.