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Date: March 27, 2025

Bill # / Title: House Bill 718 - Maryland Health Insurance Coverage Protection Commission - Established

Committee: Senate Finance Committee

Position: Support

The Maryland Insurance Administration (MIA) appreciates the opportunity to share its support for House Bill 718.

House Bill 718 establishes the Maryland Health Insurance Coverage Protection Commission (the Commission) to monitor and assess the impact of potential and actual federal changes to the Affordable Care Act (ACA), the Federal Mental Health Parity and Addiction Equity Act (MHPAEA), Medicaid, the Maryland Children's Health Program, Medicare, and the Maryland All-Payer Model. The bill requires the MIA to jointly staff the Commission with the Department of Legislative Services and the Maryland Department of Health. The Commission must submit a report to the Governor and the Maryland General Assembly by December 31 each year, with recommendations for state and local action to protect access to affordable health coverage in Maryland.

The establishment of the Commission is crucial for Maryland's residents and insurance markets. While Maryland has proactively taken action to enshrine key consumer protections and health benefits from the ACA into state law, the ongoing uncertainty in the healthcare landscape, particularly at the federal level, necessitates a dedicated body to assess potential and actual adverse challenges. House Bill 718 tasks the Commission to examine measures to prevent or mitigate the adverse effects of potential and actual changes to the ACA, MHPAEA, Medicaid, the Maryland Children's Health Program, Medicare, or the Maryland All-Payer Model. Specifically, it will focus on mitigating the resulting loss of health coverage and the impact that will have on residents, public health, the insurance market, and the State's economy. The COVID-19 pandemic demonstrated the vital role these programs play in safeguarding public health and emphasized the importance of maintaining a robust healthcare infrastructure.

The Commission will bring together representatives from state agencies, the General Assembly, advocacy groups, and industry to comprehensively examine how federal changes impact all stakeholders, and develop balanced recommendations for legislation that strengthens consumer protections, expands affordable care, and identifies funding sources for its proposed initiatives that make sense with Maryland's markets.

For these reasons, the MIA recommends a favorable committee report on House Bill 718.