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March 25, 2025

TO: The Honorable Pamela Beidle, Chair
Senate Finance Committee

FROM: Irnise F. Williams, Deputy Director, Health Education and Advocacy Unit

RE: House Bill 0718- Maryland Health Insurance Coverage Protection Commission –
Established- **SUPPORT**

The Health Education and Advocacy Unit (HEAU) supports House Bill 718. In 2017, the General Assembly created the Health Insurance Coverage Protection Commission during a critical time when Marylanders' healthcare protections were at risk of being eliminated by efforts to repeal and replace the Affordable Care Act (ACA), and executive actions to implement changes that could upend the healthcare marketplace. Unfortunately, we face those same challenges now, necessitating the reestablishment of the Commission.

This Commission is critical and will bring together stakeholders who will assess the current and potential adverse effects on residents, public health, and the economy of the State from changes to the ACA, Medicaid, the Maryland Children's Health Program, Medicare, or the Maryland All-Payer Model. Currently, the work of assessing these changes is piecemealed to various agencies. The Commission will be able to have a more comprehensive perspective and make recommendations to the General Assembly on laws that would minimize the adverse effects associated with the potential and actual changes to those programs and their impact on Marylanders, and identify potential funding sources for any recommended laws, which could decrease the long-term impact of changes to these laws or programs.

The Commission's proactive approach to monitoring federal activity and its impact will enable the General Assembly to stay up to date to protect Marylanders.

We urge a favorable report of House Bill 718.