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CECIL COUNTY

CHAMBER of COMMERCE

March 25, 2025

Senator Pamela Beidle, Chair
Senate Finance Committee
3 East Miller Senate Office Building
Annapolis, MD 21401

RE: House Bill 321 – Pharmacy Benefits Manager – Definition of Purchaser and Alteration of Application of Law

Chairwoman Beidle & Members of the Committee:

The Cecil County Chamber of Commerce, representing over 400 businesses and organizations in Cecil County, is writing to express our concerns regarding the proposed House Bill 321 – Pharmacy Benefits Manager – Definition of Purchaser and Alteration of Application of Law. Our Government Relations Committee, comprised of Chamber members who monitor and provide testimony on pending legislation, has reviewed this bill and request and **UNFAVORABLE** vote on **HB 321**.

House Bill 321 amends current state law governing pharmacy benefit managers by repealing the previous definitions of “carrier” and “ERISA” and altering the definition of “purchaser.” As a result, the bill seeks to broadly expand the state regulations governing pharmacy benefit managers to additional entities providing prescription drug coverage or benefits in the state, including programs subject to the federal Employee Retirement Income Security Act of 1974 (ERISA).

This legislation will have major impacts on Cecil County employers and employees. With the majority of private sector employees participating in healthcare plans that are covered under ERISA protections, the Chamber urges the committee to avoid any legislative action that could increase healthcare costs for Cecil County citizens and negatively impact the ability of health plan providers to design affordable products for the Maryland healthcare market. The Chamber is very concerned that further state regulation of ERISA protected health plans will result in worse outcomes for both employers and employees.

HB 321 would strip away the very ERISA protections and benefits that have allowed employers to provide healthcare and prescription drug benefits at affordable prices for thousands of hard-working Marylanders. **By removing these policies, protections, and benefits that allow employers to keep benefit premiums as low as possible, Cecil County employers and employees stand to incur significant increases in co-pays, co-insurance rates, and prescription drug prices.** The increased costs will negatively impact employees who want and need these benefits and the employers who strive to offer them.

Healthcare coverage must remain accessible and affordable so that employers can continue to offer these benefits that employees both want and cherish. Given the far-reaching and negative impacts of this legislation, the Cecil County Chamber of Commerce respectfully requests an **UNFAVORABLE VOTE** on **HB 321**.

We trust that you and your colleagues will make informed decisions that benefit all Marylanders and the businesses that are vital to our state's prosperity and quality of life. We are ready to assist

you in any way possible. Please feel free to contact our Government Relations Committee through Jessica Worley at jworley@cecilchamber.com (410-392-3833) or Committee Chair Carl Roberts at cdennyroberts1@aol.com (443-206-3068).

Sincerely,

Cecil County Chamber of Commerce
Government Relations Committee