

# **HB 718 - SUPP - FIN - Health Coverage Protection**

Uploaded by: Henry Bogdan

Position: FAV

March 27, 2025

**Testimony on House Bill 718**  
**Maryland Health Insurance Coverage Protection Commission - Established**  
**Senate Finance Committee**

**Position: Favorable**

Maryland Nonprofits is a statewide association of nonprofit organizations and institutions of all sizes serving Marylanders and communities across the entire state. Taken together nonprofits account for 13% of all private employment in Maryland and as employers strive to provide adequate health insurance coverage to their employees. Further, the health of many of the Maryland families that nonprofits serve could be put at serious risk by cutbacks or elimination of federal health care or health insurance supports by the current Administration.

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), 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, 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.

**We strongly urge you to give House Bill 718 a Favorable Report**

# **HB 718\_FAV\_MdPHA.pdf**

Uploaded by: Ilona Kabara

Position: FAV



**Mission:** To improve public health in Maryland through education and advocacy **Vision:** Healthy Marylanders living in Healthy Communities

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**Testimony In Support of HB 718  
Maryland Health Insurance Coverage Protection Commission - Established  
Before the Senate Finance Committee  
By: Maryland Public Health Association (MdpHA)  
March 27, 2025**

Chair Beidle, Vice-Chair Hayes, and Members of the Finance Committee, thank you for the opportunity to submit supportive testimony for HB 718. Thanks to your Committee's leadership, we have made great progress in Maryland improving access to health coverage, cutting the uninsured rate in half since the passage of the Patient Protection and Affordable Care Act through programs like the Easy Enrollment Health Insurance Program and Young Adult Health Insurance Subsidy Program. HB 718 would create a Health Insurance Coverage Protection Commission which would be tasked with proposing ways to protect these gains from federal threats and continue to make progress toward expanding access to quality, affordable health care. We urge the Senate Finance Committee to pass HB 718. Thank you for your leadership and commitment to public health.

*The Maryland Public Health Association (MdpHA) is a nonprofit, statewide organization of public health professionals dedicated to improving the lives of all Marylanders through education, advocacy, and collaboration. We support public policies consistent with our vision of healthy Marylanders living in healthy, equitable, communities. MdpHA is the state affiliate of the American Public Health Association, a nearly 145-year-old professional organization dedicated to improving population health and reducing the health disparities that plague our state and our nation.*

**Maryland Public Health Association (MdpHA)  
PO Box 7045 • 6801 Oak Hall Ln • Columbia, MD 21045-9998  
GetInfo@MdpHA.org [www.mdpha.org](http://www.mdpha.org) 443.475.0242**

# **HB718 Insurance Protection LOS Crossover.pdf**

Uploaded by: Irnise Williams

Position: FAV

**CAROLYN A. QUATTROCKI**  
*Chief Deputy Attorney General*

**LEONARD J. HOWIE III**  
*Deputy Attorney General*

**CARRIE J. WILLIAMS**  
*Deputy Attorney General*

**SHARON S. MERRIWEATHER**  
*Deputy Attorney General*

**ZENITA WICKHAM HURLEY**  
*Chief, Equity, Policy, and Engagement*



**STATE OF MARYLAND  
OFFICE OF THE ATTORNEY GENERAL  
CONSUMER PROTECTION DIVISION  
HEALTH EDUCATION AND ADVOCACY UNIT**

**ANTHONY G. BROWN**  
*Attorney General*

**WILLIAM D. GRUHN**  
*Division Chief*

**KIMBERLY S. CAMMARATA**  
*Unit Director*

**PETER V. BERNIS**  
*General Counsel*

**CHRISTIAN E. BARRERA**  
*Chief Operating Officer*

**IRNISE WILLIAMS**  
*Deputy Unit Director*

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.

# **HB 718 - MIA - FAV - FIN.pdf**

Uploaded by: Marie Grant

Position: FAV

WES MOORE  
Governor

ARUNA MILLER  
Lt. Governor

MARIE GRANT  
Acting Commissioner

JOY Y. HATCHETTE  
Deputy Commissioner



200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202  
Direct Dial: 410-468-2113  
1-800-492-6116 TTY: 1-800-735-2258  
[www.insurance.maryland.gov](http://www.insurance.maryland.gov)

**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.

# **NCADD-MD - 2025 HB 718 FAV - Health Insurance Cove**

Uploaded by: Nancy Rosen-Cohen

Position: FAV



**Senate Finance Committee**

**March 27, 2025**

**House Bill 718**

**Maryland Health Insurance Coverage Protection Commission – Established**

**Support as Amended**

NCADD-Maryland supports House Bill 718, a bill that would ensure Maryland protects the outstanding advances the country and the state have made in quality insurance coverage, both in the private and public sectors. Given the amount of uncertainty of federal laws and programs, it is important for Maryland to be poised to enact state responses to negative changes at the national level.

A crucial piece of federal law that has been in place since 2008 is the Mental Health Parity and Addiction Equity Act (MHPAEA). This law prevents group health insurance carriers that provide mental health or substance use disorder benefits from imposing less favorable benefit limitations on those services than on medical/surgical benefits. The General Assembly has passed numerous laws over the years to ensure compliance in the commercial and public markets. We are grateful for the amendment to include MHPAEA in House Bill 718 as another part of federal health law that the state will protect.

NCADD-Maryland urges this committee to give a favorable report to House Bill 718.

# **HB 718-LWVMD--FAV- Maryland Health Insurance Cover**

Uploaded by: Nora Miller Smith

Position: FAV



## TESTIMONY TO THE SENATE FINANCE COMMITTEE

### HB 718: Maryland Health Insurance Coverage Protection Commission- Established

**POSITION:** Support

**BY:** Linda Kohn, President

**DATE:** March 27, 2025

The League of Women Voters believes that every Maryland resident should have access to affordable, equitable, quality health care. **Passage of the Patient Protection and Affordable Care Act (ACA) in 2010 enabled over 600,000 previously uninsured Marylanders to gain access to health care through the state's adoption of Medicaid expansion or by enrolling in an affordable ACA Qualified Health Plan available on the Health Benefit Exchange.** As a strong supporter of the ACA since its inception, the League of Women Voters has fought vigorously against efforts to repeal or diminish the law. The Maryland League thus supports **HB 718: Maryland Health Insurance Coverage Protection Commission.**

#### **The benefits of the Affordable Care Act remain clear:**

- Coverage can no longer be denied due to pre-existing conditions
- Subsidies for premiums are available for those with low incomes
- Inclusion of **essential health benefits** such as doctor visits, behavioral health care, preventive and wellness management, reproductive health care, rehabilitative services, laboratory tests, and prescription drugs are mandated

Owing to improved health care access available through affordable ACA plans and Medicaid expansion, the number of uninsured Marylanders fell from 11% before ACA passage to less than 6% in 2025. **However, this improved access to health care is not guaranteed.**

Due to recent developments in Congress and the courts, efforts may be made to repeal, weaken, or irrevocably compromise the fundamental principles of the ACA. Changes in Medicare and Medicaid may also contribute to large-scale loss of affordable health coverage. **HB 718 proposes the establishment of a Commission to monitor any changes to the ACA, Medicaid, or Medicare that would adversely affect the health and well-being of Marylanders, and develop a plan to mitigate those negative effects. The League of Women Voters Maryland urges a favorable report for House Bill 718.**

# **hb718\_tmy\_senate\_final Final.pdf**

Uploaded by: Samuel Rosenberg

Position: FAV

**SAMUEL I. "SANDY" ROSENBERG**  
*Legislative District 41*  
Baltimore City

Health and Government Operations  
Committee

*Chair*

Health Occupations and  
Long-Term Care Subcommittee

*House Chair*

Joint Committee on Administrative,  
Executive, and Legislative Review



**THE MARYLAND HOUSE OF DELEGATES**  
**ANNAPOLIS, MARYLAND 21401**

Respond to Office Indicated

□ *Annapolis Office*  
The Maryland House of Delegates  
6 Bladen Street, Room 365  
Annapolis, Maryland 21401  
410-841-3297 • 301-858-3297  
800-492-7122 Ext. 3297  
Samuel.Rosenberg@house.state.md.us

□ *District Office*  
4811 Liberty Heights Avenue  
Baltimore, Maryland 21207  
410-664-2646

**Testimony of Delegate Samuel I Rosenberg**  
**Before the Finance Committee**  
**In Support of**  
**House Bill 718**

**Maryland Health Insurance Coverage Protection Commission – Established**

Dear Madam Chair and Members of the Committee,

The federal government continues to threaten our Medicare and Medicaid funding. Last week, Medicaid funding portals shut down temporarily, leaving frightened the over 70 million Americans and over 1.5 million Marylanders who rely on the program for healthcare coverage. The following day, our new U.S. Health and Human Services Secretary could not answer basic questions about the agency during his Senate confirmation hearing. In Congressional budget talks, proposed resolutions continue to float massive cuts to our country's healthcare services funded by tax cuts for the wealthiest Americans.

Meanwhile, the U.S. House Energy and Commerce Committee, who has primary jurisdiction over a multitude of health programs including Medicaid, is tasked in the House Budget Committee's budget resolution to cut mandatory spending by a minimum of **880 billion dollars**. This puts not only Medicaid in jeopardy. It also threatens Medicare because 12 million Medicaid recipients also receive Medicare according to the Medicare Rights Center. As the nonprofit puts it, "Any cut to Medicaid is a cut to Medicare."

House Bill 718 would establish a watchdog commission to monitor federal changes to health insurance coverage. The commission would issue recommendations to State and local officials, ensuring that we squeeze out every last federal dollar to provide healthcare access to Marylanders. We established this same commission in 2017 when President Trump's administration performed an all-out assault on the Affordable Care Act during his first term. The commission proved effective in monitoring all successful and proposed federal cuts to the Patient Protection Program and the ACA—so much so that the commission was extended from its original deadline in 2020 to 2023 as threats of cuts persisted.

Today, The federal government's proposed cuts to our most essential healthcare programs—while it would impact everyone who utilizes Medicare and Medicaid services—would harm all of our most vulnerable communities, who take the brunt of most every government disinvestment.

House Bill 718 passed in the Health and Government Operations Committee with 18 yeas and six nay votes. On the third reader, the bill passed with 101 yeas votes. The committee amended the bill to include the Federal Mental Health Parity and Addiction Equity Act (MHPAEA), which is to be monitored by the watchdog commission. Other amendments include adding the Executive Director of the Health Services Cost Review Commission and the Maryland Health Benefit Exchange Executive Director to the Maryland Health Insurance Coverage Protection Commission.

Between impending federal cuts and our State's current budget deficit, we must enact this legislation to protect our constituents. I urge the Committee to issue a favorable report on HB 718.



**Thursday, March 27**

# **HB 718\_Klapper\_FAV.pdf**

Uploaded by: Stephanie Klapper

Position: FAV



## **TESTIMONY IN SUPPORT OF HOUSE BILL 718**

Maryland Health Insurance Coverage Protection Commission - Established  
Before the Senate Finance Committee  
By Stephanie Klapper, Deputy Director, Maryland Health Care For All Coalition  
March 27, 2025

Thank you Chair Beidle, Vice-Chair Hayes, and Members of the Senate Finance Committee for this opportunity to strongly support HB 718. I am Stephanie Klapper of the Maryland Health Care For All Coalition, bringing together hundreds of faith, community, labor, health care and business groups from across the state. We thank this Committee for your leadership in protecting and expanding health care coverage in Maryland. In 2017 when once before a federal administration was threatening the Affordable Care Act you led the way in creating the Health Insurance Coverage Protection Commission of that year, on which our organization's president, Vincent DeMarco, was honored to serve. That Commission fostered very important and successful Maryland based health care measures such as the Reinsurance Program, Easy Enrollment and the Young Adult Health Insurance Subsidy Program, all of which have helped keep health coverage available and affordable in our state. Now as health care coverage is once again under threat at the federal level we strongly you to pass HB 718 so that once again Maryland can have a body dedicated to proposing ways to protect and expand affordable health care coverage in our state.

# Maryland Health Care for All! Coalition



# **NAIFA2025hb718FinFWA.pdf**

Uploaded by: Brett Lininger

Position: FWA



## **House Bill 718**

### **Maryland Health Insurance Coverage Protection Commission - Established Position: Favorable with Amendment**

Dear Chair Beidle and Members of the Senate Finance Committee,

NAIFA-MD ("The National Association of Insurance and Financial Advisors – Maryland Chapter") appreciates the opportunity to submit written testimony on House Bill 718. NAIFA-MD is made up of insurance agents and advisors, financial advisors and financial planners, investment advisors, broker/dealers, multiline agents, health insurance and employee benefits specialists, and more. We are the closest to the consumer and employers by helping them navigate the complex arena of health benefits.

NAIFA-MD supports this bill with the following amendment to add a NAIFA-MD member to the Commission. This would ensure that the perspectives and expertise of insurance and financial professionals are included in the Commission's discussions and decision-making process.

#### **AMENDMENT NO. 1**

On page 3, after line 22, insert **"(XII) ONE REPRESENTATIVE OF THE NATIONAL ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS (NAIFA)"**.

# **HB0718-FIN\_MACo\_SWA.pdf**

Uploaded by: Karrington Anderson

Position: FWA



## House Bill 718

### *Maryland Health Insurance Coverage Protection Commission - Established*

MACo Position: **SUPPORT**  
**WITH AMENDMENTS**

To: Finance Committee

Date: March 27, 2025

From: Karrington Anderson

The Maryland Association of Counties (MACo) **SUPPORTS HB 718 WITH AMENDMENTS**. As introduced, this bill establishes the Maryland Health Insurance Coverage Protection Commission to monitor and assess the effects of potential and actual federal changes to healthcare programs and provide recommendations for state and local actions to protect residents' access to affordable health coverage.

MACo recognizes the importance of ensuring that Marylanders have access to affordable and comprehensive healthcare coverage, especially amid evolving federal policies. Local governments are directly involved in public health efforts, social services, and local health initiatives that affect residents' access to care. As such, MACo supports the Commission's establishment and its role in analyzing federal developments and proposing state and local responses.

However, given the potential for the Commission's recommendations to affect local health systems and services, MACo requests an amendment to ensure counties have a formal role in this effort. Specifically, MACo recommends the inclusion of a county representative, nominated by MACo, as an appointee to the Commission, if its charge includes developing recommendations that affect local governments. Local input is essential to ensure state-level policy actions align with counties' practical realities and needs.

For these reasons, MACo urges a **FAVORABLE WITH AMENDMENTS** report on HB 718.



# **HB 718 - FIN - MHBE - LOSAA.docx.pdf**

Uploaded by: Maryland State of

Position: FWA



750 E. Pratt St., 6th floor  
Baltimore, MD 21202  
[marylandhbe.com](http://marylandhbe.com)

March 27, 2025

The Honorable Pamela G. Beidle  
Chair, Senate Finance Committee  
3 East Mill Senate Office Building  
11 Bladen St.  
Annapolis, MD 21401

**Re: Letter of Support as Amended – HB 718 – Maryland Health Insurance Coverage Protection Commission - Established**

Dear Chair Beidle and Members of the Senate Finance Committee,

The Maryland Health Benefit Exchange (MHBE) respectfully submits this letter of support as amended for House Bill (HB) 718 – Maryland Health Insurance Coverage Protection Commission - Established.

MHBE is Maryland's state-designated health insurance marketplace, established in 2011 in accordance with the Federal Patient Protection and Affordable Care Act (ACA) to improve the health and well-being of Marylanders by connecting them with high-quality, affordable health coverage.

As amended HB 718 includes MHBE under the Commission's membership as a critical stakeholder, and MHBE is prepared to contribute to the Commission's responsibilities as outlined under the bill - to monitor and provide recommendations to the State in response to any federal action that may jeopardize health coverage access and affordability measures established by the Affordable Care Act (ACA) and other federal programs.

For further discussions or questions on HB 718, please contact Johanna Fabian-Marks, Director of Policy and Plan Management at [johanna.fabian-marks@maryland.gov](mailto:johanna.fabian-marks@maryland.gov).

Sincerely,

A handwritten signature in black ink that reads "Michele Eberle".

Michele Eberle  
Executive Director

# **HB 718 - FIN - HSCRC - LOSAA.pdf**

Uploaded by: State of Maryland (MD)

Position: FWA

March 21, 2025

The Honorable Pamela Beidle  
Chair, Senate Finance Committee  
3 East Miller Senate Office Building  
Annapolis, Maryland 21401

**RE: House Bill 718 – Maryland Health Insurance Coverage  
Protection Commission – Established – Letter of Support As  
Amended**

Dear Chair Beidle and Committee Members,

The Health Services Cost Review Commission (HSCRC) requests that the Committee favorably report House Bill (HB) 718, “Maryland Health Insurance Coverage Protection Commission – Established,” as amended. HB 718 would establish the Maryland Health Insurance Coverage Protection Commission with the goal of protecting equitable access to affordable, high-quality health care for all Maryland residents.

The Maryland Health Insurance Coverage Protection Commission would evaluate changes that may occur at the federal level to the Affordable Care Act, Mental Health Parity and Addiction Equity Act, Medicaid, or Medicare programs. Alterations to these programs could have significant consequences for our state, including reduced access to health coverage and behavioral health care for vulnerable populations such as children, seniors and low-income individuals who rely on these programs for essential care. Local and state-level policy recommendations from the work of the Maryland Health Insurance Coverage Protection Commission would empower Maryland to proactively address potential disruptions in care, and reduce the risk of negative financial or health impacts for our residents. Maryland has long been a leader in health care innovation, and this bill represents a responsible step toward protecting public health.

Joshua Sharfstein, MD  
Chairman

James N. Elliott, MD  
Vice-Chairman

Ricardo R. Johnson

Maulik Joshi, DrPH

Adam Kane, Esq

Nicki McCann, JD

Farzaneh Sabi, MD

Jonathan Kromm, PhD \*\*\*\*\*  
Executive Director

William Henderson  
Director  
Medical Economics & Data Analytics

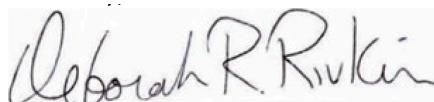
Allan Pack  
Director  
Population-Based Methodologies

Gerard J. Schmith  
Director  
Revenue & Regulation Compliance

Claudine Williams  
Director  
Healthcare Data Management & Integrity

HSCRC urges a favorable report on HB 718 to ensure that Maryland continues to provide its residents with stable and affordable access to health care. Thank you for your consideration of this important legislation. If you have any questions or if we may provide you with any further information, please do not hesitate to contact Jon Kromm, Executive Director, at [jon.kromm@maryland.gov](mailto:jon.kromm@maryland.gov) or Deborah Rivkin, Director of Government Affairs, at [deborah.rivkin@maryland.gov](mailto:deborah.rivkin@maryland.gov).

Sincerely,

A handwritten signature in black ink that reads "Deborah R. Rivkin". The signature is written in a cursive style with a large, stylized "D" and "R".

Deborah Rivkin  
Director, Government Affairs

**Amendment 1:**

On page 2, line 28, strike “and”

On page 2, after line 28, insert

**(7) THE EXECUTIVE DIRECTOR OF THE HEALTH SERVICE COST REVIEW COMMISSION, OR THE EXECUTIVE DIRECTOR’S DESIGNEE; AND**