

**February 18, 2025**

The Honorable Joseline A. Peña-Melnyk  
Chair, House Health and Government Operations Committee  
Maryland General Assembly  
11 Bladen Street  
Annapolis, MD 21401

**Support for House Bill 718 – Maryland Health Insurance Coverage Protection Commission  
– Established**

Dear Chair Peña-Melnyk and Esteemed Committee Members,

At Maryland Latinos Unidos (MLU), we are committed to ensuring that all Maryland residents have access to quality, affordable health care. House Bill 718, which establishes the Maryland Health Insurance Coverage Protection Commission, is a critical step toward safeguarding health coverage for vulnerable communities and ensuring that the state is prepared to respond to potential federal policy changes that could disrupt existing health care programs.

Latino and immigrant communities in Maryland already face significant barriers to accessing health care, from language barriers to financial constraints and gaps in coverage. The creation of this Commission ensures that Maryland remains proactive in protecting access to affordable health insurance, rather than reacting to harmful federal rollbacks after the damage has already been done. By monitoring federal health policy changes and assessing their impact on Maryland residents, the Commission will provide data-driven recommendations that help the state maintain and expand coverage options, particularly for underserved populations.

HB 718 is not just a health care bill; it is a commitment to equity. Latino Marylanders remain disproportionately uninsured, and policies that weaken the Affordable Care Act or Medicaid expansion would only widen the coverage gap. This Commission will play a crucial role in ensuring that state policies prioritize health care access for all, reducing disparities and improving health outcomes in our communities.

MLU is dedicated to supporting the objectives of HB 718 through advocacy, education, and collaboration with community organizations to ensure Latino residents are informed and engaged in health care decision-making. Establishing this Commission is a necessary step toward a stronger, healthier Maryland where no resident is left without the coverage they need.

We urge the House Health and Government Operations Committee to issue a favorable report on HB 718. Protecting health care access is not just good policy—it is a moral imperative.

**Sincerely,**

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