



Maryland
Hospital Association

**House Bill 718 - Maryland Health Insurance Coverage Protection Commission -
Established**

Position: *Support*

February 20, 2025

House Health & Government Operations Committee

MHA Position:

On behalf of the Maryland Hospital Association's (MHA) member hospitals and health systems, we appreciate the opportunity to comment in support of House Bill 718. HB 718 would establish the Maryland Health Insurance Coverage Protection Commission to monitor federal health policy changes and protect access to affordable care.

The Affordable Care Act (ACA) enabled over 600,000 Marylanders to gain health coverage, reducing the uninsured rate from 11% in 2010 to 6% in 2024. Despite this progress, disparities persist, particularly among communities of color and low-income households. Potential federal changes to the ACA, Medicaid, and Medicare threaten to increase the number of uninsured individuals, create financial strain on hospitals, and limit access to essential services. A repeal or weakening of the ACA could leave more than 600,000 Marylanders without coverage, increase uncompensated care costs, and raise premiums for consumers. Additionally, disruptions to Maryland's All-Payer Model could undermine the state's innovative health care system.

HB 718 ensures Maryland is proactive in addressing these risks by establishing a commission to monitor federal policy shifts, provide data-driven recommendations, and collaborate with stakeholders to protect health coverage. The COVID-19 pandemic highlighted the importance of a robust health care system, and Maryland must continue its commitment to safeguarding access to affordable care.

For these reasons, we request a favorable report on HB 718.

For more information, please contact:

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