

**TO:** The Honorable Heather Bagnall, Chair  
*House Health Committee*

**FROM:** Annie Coble  
*Assistant Director, Maryland Government Affairs*

**HB684**  
**Favorable**

**DATE:** February 19, 2026

**RE:** HB684 Health Insurance – Material Changes to Provider Networks – Notification and Special Enrollment Period

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Johns Hopkins supports **HB684 Health Insurance – Material Changes to Provider Networks – Notification and Special Enrollment Period**. This bill updates the requirements for when payers need to notify their enrollees of material changes to their provider networks, impacting an enrollee’s ability to access care. It also creates a special enrollment period for enrollees impacted by material changes to the provider network.

As the Committee is aware, having insurance is vital to being able to access health care. Many times, individuals select their insurance based on where their providers are in network. If there is a change in an insurance provider network, that would likely impact an enrollee’s ability to access the health care they need. This bill requires early communication with enrollees to provide them time to make decisions that are best for them – whether it is changing health insurance companies or providers. It would also require early communication with the Maryland Insurance Administration to allow them to the opportunity to help Marylander’s impacted by this change.

Additionally, this bill creates a special enrollment period for individuals impacted by a material change in provider networks. This enrollment period will allow individuals to enroll in a new plan that best fits their needs, even if it is not during the standard open enrollment period. This flexibility is important for continued access to care.

Johns Hopkins appreciates the efforts in this bill to support patients when significant changes impact their lives and are outside of their control.

Accordingly, Johns Hopkins respectfully requests a **FAVORABLE** committee report on HB684.