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

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January 27, 2026

To: The Honorable Heather Bagnall, Chair  
Health Committee

From: Irnise F. Williams, Deputy Director, Health Education and Advocacy Unit

Re: House Bill 0277- Insurance - Third Party Administrators – Enforcement-  
**SUPPORT**

The Office of the Attorney General’s Health Education and Advocacy Unit (HEAU) supports HB277 which strengthens consumer protections by closing an enforcement loophole in the regulation of Third-Party Administrators (TPAs) by the Maryland Insurance Administration (MIA). This bill closes critical enforcement gaps and strengthens consumer protections. It ensures Third-Party Administrators (TPAs) are accountable not only for violations under their specific section of the Insurance Article but for all applicable provisions. By granting the Maryland Insurance Administration (MIA) authority to impose penalties for violations of regulations and Commissioner orders, this legislation gives regulators the tools they need to act swiftly and decisively.

Marylanders count on us to protect them from harmful practices, including unauthorized health plans. Supporting this bill means standing up for transparency, fairness, and strong oversight—values that safeguard families and uphold trust in our insurance system. This is a practical, common-sense measure that prevents abuse and reinforces consumer confidence.

We urge a favorable report on HB277.