

**Department of Legislative Services**  
Maryland General Assembly  
2025 Session

**FISCAL AND POLICY NOTE**  
**Third Reader - Revised**

House Bill 895

Economic Matters

(Delegate Rogers)

Finance and Education, Energy, and the  
Environment

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**Employment and Insurance Equality for Service Members Act**

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This bill generally establishes uniform definitions related to the military in the Business Occupations and Professions, Business Regulation, Commercial Law, Economic Development, Financial Institutions, General Provisions, Insurance, Labor and Employment, State Finance and Procurement, and State Government Articles of the Maryland Code – primarily by reference to definitions in the U.S. Code. While numerous alterations within the bill represent only stylistic or technical changes, there are substantive changes. These changes *generally* make some provisions more broadly applicable to additional service members, including those related to eligibility for certain benefits (*e.g.*, exemption from license renewal fees, eligibility under specified loan programs, etc.).

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**Fiscal Summary**

**State Effect:** Special fund revenues increase minimally in FY 2026 only due to form filings with the Maryland Insurance Administration; otherwise, State finances are not anticipated to be materially affected as the bill applies in a limited number of cases.

**Local Effect:** The bill is not anticipated to materially affect local government finances or operations.

**Small Business Effect:** Minimal.

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**Analysis**

**Bill Summary/Current Law:** The bill adds the definition of several military terms to the State Government Article (§ 9-901). This includes the definition of “military family” as well as all terms found in **Exhibit 1** below. “Military family” includes the spouse and dependent children of a service member or veteran related by blood, marriage, or adoption.

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**Exhibit 1**  
**Repeated Military Definitions Added to State Government § 9-901**

<b><u>Term</u></b>	<b><u>U.S. Code Reference</u></b>	<b><u>Definition</u></b>
Active duty	37 U.S.C. § 101	Full-time duty in the active service of a uniformed service, including full-time training duty, annual training duty, full-time National Guard duty, and attendance, while in the active service, at a school designated as a service school by law or the relevant Secretary
Active service member	n/a	An individual who is (1) an active-duty member of the uniformed services or (2) serving in a reserve component of the uniformed services on active duty orders
Armed forces	10 U.S.C. § 101	Army, Navy, Air Force, Marine Corps, Space Force, and Coast Guard
Reserve component	37 U.S.C. § 101	The Army National Guard of the United States, the Army Reserve, the Navy Reserve, the Marine Corps Reserve, the Air National Guard of the United States, the Air Force Reserve, the Coast Guard Reserve, or the Reserve Corps of the Public Health Service
Service member	n/a	An individual who is a member of (1) the uniformed services or (2) a reserve component of the uniformed services
Uniformed services	37 U.S.C. § 101	Army, Navy, Air Force, Marine Corps, Space Force, Coast Guard, National Oceanic and Atmospheric Administration, and Public Health Service
Veteran	38 U.S.C. § 101	A person who served in the active military, naval, air, or space service, and who was discharged or released under nondishonorable conditions

n/a: not applicable

Source: Department of Legislative Services

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The bill alters numerous provisions of State law that extend applicability to individuals, groups, or programs meeting certain requirements, generally related to military service. In certain instances, the bill expands the provisions to apply more broadly. For example, the bill repeals numerous references to the *armed forces* and replaces them with *uniformed services*, thereby extending applicability to members of the Public Health Service and the National Oceanic and Atmospheric Administration. These substitutions – as well as other changes that are clarifying or technical in nature (and do not otherwise expand applicability) – are among those made within various sections of statute, including provisions related to:

- business licensing (including license renewals, educational requirements, expedited licenses, temporary licenses, etc.);
- false impersonation of an officer or member of the military, including the wearing of specified insignia;
- use of a deceased soldier's identity;
- the Military Personnel and Veteran-Owned Small Business No-Interest Loan Fund;
- expedited licensing for mortgage loan originators;
- waiver of customer liability for certain public utility payments in the event of qualified events (e.g., call to active service);
- fraternal benefit societies organized to provide insurance and other benefits to their members and the dependents/beneficiaries of their members;
- applications for a license as a resident insurance producer, including reinstatements;
- license reinstatement fees for public adjusters who are affected by certain circumstances (e.g., military service);
- policy limitations for long-term care insurance;
- eligibility requirements for automobile insurance;
- discrimination in underwriting for military personnel returning from active duty overseas;
- apprenticeship credit for active military service;
- leave from work due to deployment of an immediate family member;
- unemployment insurance eligibility;
- unemployment insurance benefits after voluntarily leaving a place of employment;
- benefits and claims under the Maryland Family and Medical Leave Insurance Program;
- eligibility under the Maryland Workforce Development Act; and
- veteran-owned small business enterprise participation.

## **Additional Information**

**Recent Prior Introductions:** Similar legislation has not been introduced within the last three years.

**Designated Cross File:** SB 279 (Senator Simonaire, *et al.*) - Finance and Education, Energy, and the Environment.

**Information Source(s):** Department of Commerce; Office of the Attorney General (Consumer Protection Division); Maryland Department of Labor; Maryland Insurance Administration; Maryland Automobile Insurance Fund; Department of Veterans and Military Families; Department of Legislative Services

**Fiscal Note History:** First Reader - February 4, 2025  
caw/jkb  
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