

# HOUSE BILL 1112

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By: **Delegate Cullison**

Introduced and read first time: February 11, 2026

Assigned to: Health

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## A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance Coverage Protection Commission – Study on Individual and**  
3 **Group Health Insurance Market Stability**

4 FOR the purpose of altering the duties of the Health Insurance Coverage Protection  
5 Commission to require the Commission to study and make recommendations  
6 regarding individual and group health insurance market stability; and generally  
7 relating to the Health Insurance Coverage Protection Commission.

8 BY repealing and reenacting, without amendments,  
9 Chapter 696 of the Acts of the General Assembly of 2025  
10 Section 1(b)

11 BY adding to  
12 Chapter 696 of the Acts of the General Assembly of 2025  
13 Section 1(g)(3)

14 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,  
15 That the Laws of Maryland read as follows:

16 **Chapter 696 of the Acts of 2025**

17 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,  
18 That:

19 (b) There is a Maryland Health Insurance Coverage Protection Commission.

20 (g) **(3) THE COMMISSION SHALL STUDY AND MAKE RECOMMENDATIONS**  
21 **FOR INDIVIDUAL AND GROUP HEALTH INSURANCE MARKET STABILITY, INCLUDING**  
22 **BY:**

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EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1           **(I) HAVING AN ACTUARIAL ANALYSIS CONDUCTED THAT**  
2 **COMPARES MEDICAID AND COMMERCIAL RATES TO ESTIMATE REALISTIC PREMIUM**  
3 **SAVINGS IF A PUBLIC OPTION WERE TO BE CONSIDERED;**

4           **(II) EXPLORING REGULATORY EXEMPTIONS TO ALLOW**  
5 **MANAGED CARE ORGANIZATIONS TO SELL IN THE INDIVIDUAL MARKET WITHOUT**  
6 **MEETING FULL INSURER CAPITAL REQUIREMENTS;**

7           **(III) EXPLORING MERGING THE INDIVIDUAL AND SMALL GROUP**  
8 **MARKETS TO STABILIZE RISK AND EXPAND THE BASE, INCLUDING WHETHER THIS**  
9 **COULD BE DONE WITH EXISTING RESOURCES AND WHETHER LEGISLATION WOULD**  
10 **BE NEEDED;**

11           **(IV) EXPLORING POOLING PURCHASING POWER ACROSS**  
12 **STATES, INCLUDING WHETHER THIS COULD BE ALLOWED BY INTERSTATE COMPACT**  
13 **AND PROVIDE A BASIS FOR COLLABORATION OF INTERESTED STATES;**

14           **(V) CONSIDERING WAYS TO CONTROL PRESCRIPTION DRUG**  
15 **COSTS, INCLUDING BY ESTABLISHING A STATE PHARMACY BENEFIT**  
16 **ADMINISTRATOR OR LEVERAGING STATE PURCHASING POWER;**

17           **(VI) IDENTIFYING WAYS TO SUSTAIN FEDERALLY QUALIFIED**  
18 **HEALTH CENTERS, INCLUDING BY CONSIDERING A STATE SAFETY-NET GRANT;**

19           **(VII) CONSIDERING WHETHER TO ESTABLISH A MULTIYEAR**  
20 **REINSURANCE STABILITY FUND;**

21           **(VIII) CONSIDERING WHETHER TO REINSTATE THE MARYLAND**  
22 **HEALTH INSURANCE PLAN; AND**

23           **(IX) CONSIDERING THE DECEMBER 2026 RECOMMENDATIONS**  
24 **OF THE COMMISSION TO STUDY HEALTH INSURANCE POOLING AND WHETHER THE**  
25 **POOLING OF STATE, COUNTY, AND LOCAL GOVERNMENT PURCHASERS TO COMBINE**  
26 **BUYING POWER WILL RESULT IN BETTER RATES AND QUALITY ALIGNMENT WITHIN**  
27 **THE STATE.**

28           SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July  
29 1, 2026. It shall remain effective until the taking effect of the termination provision  
30 specified in Section 2 of Chapter 696 of the Acts of the General Assembly of 2025. If that  
31 termination provision takes effect, this Act shall be abrogated and of no further force and  
32 effect. This Act may not be interpreted to have any effect on that termination provision.