

HOUSE BILL 1112

J5

6lr2733

By: ~~Delegate Cullison~~ Delegates Cullison, Alston, Bagnall, Guzzone, Hill, S. Johnson, Kaufman, Lopez, Martinez, Rosenberg, Ross, Taveras, White Holland, and Woorman

Introduced and read first time: February 11, 2026

Assigned to: Health

Committee Report: Favorable with amendments

House action: Adopted

Read second time: March 3, 2026

CHAPTER _____

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:

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.

Underlining indicates amendments to bill.

~~Strike out~~ indicates matter stricken from the bill by amendment or deleted from the law by amendment.



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

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

5 ~~(I) HAVING AN ACTUARIAL ANALYSIS CONDUCTED THAT~~
6 ~~COMPARES MEDICAID AND COMMERCIAL RATES TO ESTIMATE REALISTIC PREMIUM~~
7 ~~SAVINGS IF A PUBLIC OPTION WERE TO BE CONSIDERED~~ **CONSIDERING WHETHER TO**
8 **ADOPT A DIRECT PAYMENT SYSTEM OR FEE-FOR-SERVICE MODEL FOR ALL**
9 **SERVICES COVERED BY THE MARYLAND MEDICAL ASSISTANCE PROGRAM;**

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

13 **(III) EXPLORING MERGING THE INDIVIDUAL AND SMALL GROUP**
14 **MARKETS TO STABILIZE RISK AND EXPAND THE BASE, INCLUDING WHETHER THIS**
15 **COULD BE DONE WITH EXISTING RESOURCES AND WHETHER LEGISLATION WOULD**
16 **BE NEEDED;**

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

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

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

25 **(VII) CONSIDERING WHETHER TO ESTABLISH A MULTIYEAR**
26 **REINSURANCE STABILITY FUND;**

27 **(VIII) CONSIDERING WHETHER TO REINSTATE THE MARYLAND**
28 **HEALTH INSURANCE PLAN; ~~AND~~**

29 **(IX) CONSIDERING THE DECEMBER 2026 RECOMMENDATIONS**
30 **OF THE COMMISSION TO STUDY HEALTH INSURANCE POOLING AND WHETHER THE**
31 **POOLING OF STATE, COUNTY, AND LOCAL GOVERNMENT PURCHASERS TO COMBINE**
32 **BUYING POWER WILL RESULT IN BETTER RATES AND QUALITY ALIGNMENT WITHIN**
33 **THE STATE; AND**

1 **(X) IDENTIFYING WAYS TO SUSTAIN AND INCREASE PREMIUM**
2 **ASSISTANCE IN THE INDIVIDUAL MARKET.**

3 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July
4 1, 2026. It shall remain effective until the taking effect of the termination provision
5 specified in Section 2 of Chapter 696 of the Acts of the General Assembly of 2025. If that
6 termination provision takes effect, this Act shall be abrogated and of no further force and
7 effect. This Act may not be interpreted to have any effect on that termination provision.

Approved:

Governor.

Speaker of the House of Delegates.

President of the Senate.