

SENATE BILL 606

R2

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By: **Senator McCray**

Introduced and read first time: February 5, 2026

Assigned to: Finance

A BILL ENTITLED

1 AN ACT concerning

2 **Maryland E-ZPass Commuter Fairness and Transparency Act of 2026**

3 FOR the purpose of requiring the Maryland Transportation Authority to submit a certain
4 report on E-ZPass discount plans and unused commuter trips that contains certain
5 data; requiring the Authority to provide recommendations for lowering the amount
6 of unused commuter trips; requiring the Authority, under certain circumstances, to
7 submit a certain corrective action plan or eliminate certain forfeitures; and generally
8 relating to unused commuter trips and the Maryland Transportation Authority.

9 Preamble

10 WHEREAS, The Maryland Transportation Authority operates the E-ZPass, an
11 all-electronic tolling system on Maryland toll facilities, which is used daily by hundreds of
12 thousands of Maryland residents, commuters, and visitors; and

13 WHEREAS, Under the current system, a missed toll payment as low as \$4 can result
14 in the assessment of administrative fees and penalties that represent a disproportionate
15 percentage increase over the original toll amount, creating significant financial burdens for
16 motorists; and

17 WHEREAS, These fees and penalties often accumulate rapidly, particularly for
18 individuals who may be unaware of an unpaid toll due to address changes, mail delivery
19 issues, or delays in notification; and

20 WHEREAS, Maryland's transition to all-electronic tolling, with the elimination of
21 cash payment options, has removed a critical access point for individuals who are unbanked
22 or underbanked, including residents of communities that experience banking deserts and
23 limited access to traditional financial services; and

24 WHEREAS, The all-electronic tolling system effectively requires access to bank
25 accounts, credit cards, or online payment platforms, which may not be readily available to

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 all Marylanders, thereby creating inequitable barriers to compliance; and

2 WHEREAS, The E-ZPass system charges consumers for unused or expired trips
3 when toll transactions are not utilized within a shortened, State-imposed time frame,
4 resulting in the loss of prepaid funds without corresponding transportation services; and

5 WHEREAS, Maryland has shortened the allowable time frame in which prepaid toll
6 trips may be used, which has the effect of depriving consumers of funds already paid and
7 disproportionately impacting working families, seniors, and individuals with irregular
8 travel patterns; and

9 WHEREAS, The cumulative effect of penalty structures, shortened usage windows,
10 and all-electronic payment systems has resulted in consumers being systematically
11 charged fees that exceed the original cost of the toll, rather than being encouraged or
12 supported in timely compliance; and

13 WHEREAS, These practices raise concerns regarding fairness, transparency,
14 proportionality, and consumer protection, particularly for low-income motorists and
15 residents of communities with limited access to banking and digital infrastructure; and

16 WHEREAS, The General Assembly has an interest in ensuring that tolling and
17 transportation revenue systems operate in a manner that is equitable, transparent,
18 consumer-focused, and proportionate, while still meeting the operational needs of the
19 State; now, therefore,

20 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,
21 That:

22 (a) On or before September 1, 2026, the Maryland Transportation Authority shall
23 submit a report to the Senate Budget and Taxation Committee and the House
24 Appropriations Committee, in accordance with § 2-1257 of the State Government Article.

25 (b) The report required under subsection (a) of this section shall:

26 (1) analyze data from calendar years 2023, 2024, and 2025 and provide:

27 (i) the number of E-ZPass discount plans issued annually;

28 (ii) the number and percentage of discount plans with unused
29 commuter trips;

30 (iii) the average number of unused commuter trips per plan;

31 (iv) the aggregate dollar value of unused commuter trips by year;

32 (v) any available demographic, geographic, and usage trends; and

1 (vi) any administrative, operational, and statutory factors that
2 contribute to increased unused commuter trips;

3 (2) include recommendations for lowering the amount of unused commuter
4 trips, which may include:

5 (i) extending the allowable usage window for prepaid trips on
6 discount plans;

7 (ii) allowing rollovers or credits for unused trips;

8 (iii) refund or partial refund mechanisms;

9 (iv) automatic transfer of unused trips to account balances; and

10 (v) alternative discount plan structures that reduce forfeiture of
11 prepaid funds; and

12 (3) if during 2023, 2024, or 2025 more than 25% of all E-ZPass discount
13 plans have unused commuter trips, include a corrective action plan to reduce or eliminate
14 the forfeiture of unused commuter trips and mitigate consumer harm.

15 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July
16 1, 2026. It shall remain effective for a period of 1 year and, at the end of June 30, 2027, this
17 Act, with no further action required by the General Assembly, shall be abrogated and of no
18 further force and effect.