

WES MOORE  
Governor

ARUNA MILLER  
Lt. Governor



**Maryland**  
INSURANCE ADMINISTRATION

MARIE GRANT  
Acting Commissioner

JOY Y. HATCHETTE  
Deputy Commissioner

DAVID COONEY  
Associate Commissioner  
Life and Health Unit

200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202  
Direct Dial: 410-468-2471 Fax: 410-468-2020  
1-800-492-6116 TTY: 1-800-735-2258  
[www.insurance.maryland.gov](http://www.insurance.maryland.gov)

**Date:** February 26, 2025

**Bill # / Title:** House Bill 1045 - Health Insurance and Family Planning Services - Consumer Protections - Updates

**Committee:** House Health and Government Operations Committee

**Position:** Support

The Maryland Insurance Administration (MIA) appreciates the opportunity to share its support for House Bill 1045.

House Bill 1045 makes several updates to the Maryland Insurance Article, specifically in Title 15, Subtitle 1A of the Insurance Article - which contains provisions of law that enact protections from the Affordable Care Act directly into Maryland law, and authorizes the Insurance Commissioner and the Maryland Health Benefit Exchange to adopt regulations to the extent necessary to enforce these provisions. These important protections include provisions such as coverage of children up to the age of 26 years, preexisting condition exclusions, coverage of essential health benefits, minimum loss ratios, prescription drug benefit requirements, and anti-discrimination provisions.

Title 15, Subtitle 1A was originally enacted in 2020. Since that time, the General Assembly has periodically updated the dates referenced in this important subtitle to reflect federal action. House Bill 1045 further updates these dates to reflect federal guidance as of December 31, 2024.

Specifically, the bill updates the dates with regard to the following provisions:

- Definition of “grandfathered plan”
- Criteria for establishing coverage of essential health benefits
- Standards for summaries of benefits and coverage
- Criteria for defining “medical loss ratio”
- Hardship and affordability exemptions for coverage
- Annual limitations on cost-sharing
- Essential health benefit coverage for prescription drug benefits
- Rescissions of policies

House Bill 1045 also makes clarifications regarding the anti-discrimination provisions of Title 15, Subtitle 1A. Current Maryland law prohibits health insurance carriers from refusing, withholding, or denying any individual coverage under a health benefit plan, or otherwise discriminate against any individual, due to the individual's race, sex, creed, color, national origin, marital status, sexual orientation, age, gender identity, or disability. The bill clarifies that the Insurance Commissioner and the Commission on Civil Rights have joint jurisdiction over anti-discrimination complaints under Title 15, Subtitle 1A and clarifies that the Commissioner may adopt regulations regarding these provisions.

For these reasons, the MIA urges a favorable committee report on House Bill 1045 and thanks the committee for the opportunity to share its support.