



To: Senate Finance Committee

Bill: House Bill 1112 - Health Insurance Coverage Protection Commission - Study on Individual and Group Health Insurance Market Stability

Date: March 23, 2026

Position: Favorable

The Maryland Academy of Physician Assistants strongly supports House Bill 1112 - Health Insurance Coverage Protection Commission - Study on Individual and Group Health Insurance Market Stability. The bill expands the scope of the Health Insurance Coverage Protection Commission to study ways to stabilize and reduce costs in Maryland's individual and small group health insurance markets. The bill directs the Commission to analyze options such as creating a public insurance option, merging insurance markets, adjusting regulations for managed care organizations, and forming interstate purchasing agreements. It also requires evaluation of strategies to lower prescription drug costs, strengthen reinsurance programs, and support Federally Qualified Health Centers.

Physician assistants support the bill because it directs a commission to study ways to stabilize the health insurance market, which could lead to more affordable and predictable coverage for their patients. More stable insurance markets can reduce gaps in coverage and improve continuity of care, making it easier for PAs to manage treatment plans without frequent disruptions due to insurance changes. The bill also promotes examination of strategies to control prescription drug costs and support safety-net providers, which aligns with many PAs' goals of improving access and reducing financial barriers to care. Finally, by evaluating market reforms and potentially strengthening risk pools, the bill could help ensure that more patients are insured and able to seek care from PAs when needed.

We ask for a favorable report. If any additional information would be helpful, please contact Michael Paddy at mpaddy@policypartners.net.