



**TESTIMONY IN FAVOR OF HOUSE BILL 1112**

**Health Insurance Coverage Protection Commission - Study on Individual and Group  
Health Insurance Market Stability**

Before the Senate Finance Committee

By Vincent DeMarco, President, Maryland Health Care for All

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Chair Beidle, Vice-Chair Hayes, and Members of the Finance Committee, thank you for the opportunity to submit supportive testimony for HB 1112, and special thank you to Vice-Chair Cullison for sponsoring this bill. The Maryland [Health Care For All Coalition](#) brings together hundreds of faith, community, labor, health care and business groups from across the state working to achieve access to quality, affordable health care for all Marylanders. We thank this Committee for your leadership in protecting and expanding access to health care coverage in Maryland.

We are grateful that in 2025 the Maryland General Assembly and Governor Moore passed legislation to create a Health Insurance Coverage Protection Commission (HICPC) modeled on the HICPC that was created in 2017 to respond to federal threats to health care access. We applaud that HB 1112 includes identifying ways to sustain and increase premium assistance in the individual market in its list of policies that the HICPC should consider to stabilize the individual and group health insurance markets.

Maryland has enacted several successful premium assistance programs in past years. The Young Adult Health Insurance Subsidy Program established in 2022 was made permanent subject to available funding in 2025. It increases young adult enrollment which helps stabilize premiums for everybody else by bringing healthier adults into the risk pool, improves the quality of plans that young adults can afford, and improves health equity by race and ethnicity.

The State-Based Health Insurance Subsidies Program was established in 2025 and is currently helping low-to-moderate income Marylanders to continue to afford their [health coverage](#) in the individual market for plan year 2026 after their enhanced advance federal premium tax credits (ATPCs) were terminated by Congress.

Both of these programs face challenges in the coming years, and many Marylanders whose enhanced APTCs were terminated have had to drop their coverage or downgrade to plans with lower metal levels. It is critical that the HICPC study how to sustain and increase premium assistance.

We urge a favorable report for House Bill 1112. Thank you for your consideration.