



Senate Finance Committee

March 25, 2026

House Bill 1112 – *Health Insurance Coverage Protection Commission – Study on Individual and Group Health Insurance Market Stability*

POSITION: SUPPORT

The Mid-Atlantic Association of Community Health Centers (MACHC) is the federally designated Primary Care Association for Delaware and Maryland Community Health Centers. As the backbone of the primary care safety net, Federally Qualified Health Centers (FQHCs) are united by a shared mission to ensure access to high-quality health care to all individuals, regardless of ability to pay. FQHCs are non-profit organizations providing comprehensive primary care to the medically underserved and uninsured. MACHC supports its members in the delivery of accessible, affordable, cost effective, and quality primary health care to those most in need. To this end, **MACHC strongly supports House Bill 1112**. This bill addresses a critical need to strengthen the financial and operational sustainability of Maryland’s 16 FQHCs, essential access points for comprehensive primary care throughout the State.

Maryland’s FQHCs deliver comprehensive, primary care to underserved populations regardless of ability to pay. As safety-net providers, FQHCs are facing mounting pressures associated with workforce shortages, escalating operational costs, and increasing patient acuity. A study examining sustainable funding mechanisms, particularly through targeted safety-net grant investments, is both timely and necessary.

This study is a valuable opportunity for Maryland to identify innovative, scalable funding models that enhance long-term financial stability for FQHCs and preserve high-quality, community-based primary care. Strengthening FQHC sustainability supports continuity of care, reduces avoidable emergency department utilization and hospitalizations, and improves population health outcomes.

MACHC strongly endorses House Bill 1112 and encourages efforts to increase understanding of community health center financial needs and the Maryland health insurance market. The association stands ready to support this effort through information sharing and stakeholder engagement and welcomes opportunities to contribute input that may help inform the study’s development and findings. Ensuring the long-term sustainability of Maryland’s FQHCs is essential to maintaining a resilient, high-performing, and accessible healthcare system. We urge a favorable vote.

For more information call:

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