



750 E. Pratt St., 6th floor
Baltimore, MD 21202
marylandhbe.com

February 26, 2026

The Honorable Heather Bagnall
Chair, House Health Committee
241 Taylor House Office Building
6 Bladen St.
Annapolis, MD 21401

Re: Letter of Support – HB 1112 –Health Insurance Coverage Protection Commission - Study on Individual and Group Health Insurance Market Stability

Dear Chair Bagnall and Members of the House Health Committee,

The Maryland Health Benefit Exchange (MHBE) respectfully submits this letter of support for House Bill (HB) 1112 – Health Insurance Coverage Protection Commission - Study on Individual and Group Health Insurance Market Stability.

MHBE is Maryland’s state-designated health insurance marketplace, established in 2011 in accordance with the Federal Patient Protection and Affordable Care Act (ACA) to improve the health and well-being of Marylanders by connecting them with high-quality, affordable health coverage.

HB 718 of the 2025 legislative session established the Health Insurance Coverage Protection Commission, and charged the Commission with monitoring and providing recommendations to the State in response to any federal action that may jeopardize health coverage access and affordability measures established by the Affordable Care Act (ACA) and other federal programs.

MHBE is prepared to contribute to the Commission’s additional study requirements as outlined under HB 1112 and provide recommendations around individual and group health insurance market stability.

For further discussions or questions on HB 1112, please contact Johanna Fabian-Marks, Deputy Executive Director at johanna.fabian-marks@maryland.gov.

Sincerely,

Michele Eberle
Executive Director