



**TESTIMONY FOR HB1112 – Health Insurance Coverage Protection Commission –
Study on Individual and Group Health Insurance Market Stability – FAVORABLE**

Bill Sponsor: Delegate Cullison

Committee: Health and Government Operations

Organization Submitting: Maryland Legislative Coalition

Person Submitting: Jessica Gorski, Executive Committee

Position: FAVORABLE

Chair, Vice Chair, and Members of the Committee,

My name is Jessica Gorski, and I am submitting this testimony in strong support of HB1112 on behalf of the Maryland Legislative Coalition. Our coalition represents more than 30,000 Marylanders across every legislative district, united by a commitment to ensuring that state policy protects people’s health, stability, and well-being. We believe that the government has a responsibility to act proactively, especially when Maryland families’ access to healthcare is at stake. HB1112 does exactly that.

This bill strengthens Maryland’s ability to maintain stable, affordable health insurance markets by expanding the responsibilities of the Health Insurance Coverage Protection Commission. HB1112 requires the Commission to study and make recommendations regarding the stability of both the individual and group health insurance markets—an essential step as Maryland continues to navigate rising healthcare costs, federal uncertainty, and persistent coverage gaps.

These improvements are not theoretical. They are urgently needed.

Maryland families and small businesses continue to face volatility in premiums, deductibles, and plan availability. Without proactive monitoring and evidence-based recommendations:

- Premiums may rise unpredictably, putting coverage out of reach
- Small employers may struggle to offer competitive health benefits
- Market disruptions could reduce plan choice and network adequacy
- Vulnerable populations may face disproportionate impacts
- Maryland could lose ground on the progress it has made in expanding coverage

HB1112 ensures that Maryland remains vigilant, data-driven, and prepared. By directing the Commission to analyze market trends, identify emerging risks, and recommend policy solutions, this bill helps safeguard the affordability and stability of coverage for millions of Marylanders.

This legislation aligns squarely with the mission of the Maryland Legislative Coalition. It strengthens healthcare access, advances public safety, supports economic stability for families and employers, and ensures that Maryland continues to lead with thoughtful, proactive health policy.

No Marylander should lose access to healthcare because policymakers lacked the information needed to act. HB1112 ensures that doesn't happen.

Thank you for your time and consideration. **We respectfully urge a FAVORABLE report on HB1112.**