

WES MOORE
Governor

ARUNA MILLER
Lt. Governor

MARIE GRANT
Acting Commissioner

JOY Y. HATCHETTE
Deputy Commissioner



200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202
Direct Dial: 410-468-2471 Fax: 410-468-2020
1-800-492-6116 TTY: 1-800-735-2258
www.insurance.maryland.gov

Date: February 26, 2026

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

Committee: House Health Committee

Position: Support

The Maryland Insurance Administration (“MIA”) appreciates the opportunity to provide support for House Bill 1112.

The bill would amend the duties of the Health Insurance Coverage Protection Commission (“Commission”) established last year to require the Commission to study and make recommendations regarding individual and group health insurance market stability including, but not limited to:

- merging the individual and small group markets to stabilize risk and expand the base,
- pooling purchasing power across states,
- ways to control prescription drug costs,
- whether to establish a multiyear reinsurance stability fund,
- whether to reinstate the Maryland Health Insurance Plan;
- and whether the pooling of state, county, and local government purchasers to combine buying power will result in better rates and quality alignment within the State.

The topics set forth in this bill for the Commission to explore will aid in the group’s mission to protect consumer access to affordable health coverage. The study and resulting recommendations will help the Commission and the State identify policy options to address longer term affordability in our health care markets.

The bill broadens the focus of the Commission, which is already supported by the MIA in terms of staffing and participation. The MIA looks forward to making meaningful contributions to the existing and new study requirements to help ensure individual and group health insurance market stability.

For the reasons set forth above, the MIA recommends a favorable committee report on House Bill 1112 and thanks the Committee for the opportunity to share its support.