
Maryland Health Insurance Coverage Protection Commission

**Department of Legislative Services
Office of Policy Analysis
Annapolis, Maryland**

December 22, 2025

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DEPARTMENT OF LEGISLATIVE SERVICES
OFFICE OF POLICY ANALYSIS
MARYLAND GENERAL ASSEMBLY

December 22, 2025

The Honorable Wes Moore
Governor of Maryland
100 State Circle
Annapolis, Maryland 21401

The Honorable Bill Ferguson
Senate President
100 State Circle
Annapolis, Maryland 21401

The Honorable Joseline A. Peña-Melnyk
Speaker of the House
100 State Circle
Annapolis, Maryland 21401

Re: HB 718/Ch. 696, 2025 (MSAR # 16519) – Maryland Health Insurance Coverage Protection Commission

Dear Governor Moore, President Ferguson, and Speaker Peña-Melnyk:

This letter is intended to fulfill the annual reporting requirement for the Maryland Health Insurance Coverage Protection Commission per House Bill 718/Chapter 696 of 2025.

Chapter 696 reestablished the commission to (1) monitor potential and actual federal changes to the federal Patient Protection and Affordable Care Act, the federal Mental Health Parity and Addiction Equity Act, Medicaid, the Maryland Children's Health Program, Medicare, and the Maryland All-Payer Model; (2) assess the impact of such changes; and (3) provide recommendations for State and local action to protect access to affordable health coverage.

By December 31 each year, the commission must submit a report on its findings and recommendations, including any legislative proposals, to the Governor and the General Assembly. The Department of Legislative Services, the Maryland Department of Health, and the Maryland Insurance Administration jointly staff the commission.

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To date, the commission has not been fully appointed and thus did not meet during the 2025 interim. As a result, there are currently no findings or recommendations.

Sincerely,

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Principal Policy Analyst

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