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# **Maryland Health Insurance Coverage Protection Commission**

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

**December 22, 2025**

## **Primary Staff for this Report**

Jennifer B. Chasse  
Lisa J. Simpson

### **For further information concerning this document contact:**

Library and Information Services  
Office of Policy Analysis  
Department of Legislative Services  
90 State Circle  
Annapolis, Maryland 21401

410-946-5400 • 1-800-492-7122, Extension 5400

TTY: 410-946-5401

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Executive Director



Ryan Bishop  
Director

**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,

Jennifer B. Chasse  
Senior Manager

Lisa J. Simpson  
Principal Policy Analyst

JBC/LJS/vc

cc: Marie Grant  
David Cooney  
Jamie Sexton  
Perrie Briskin  
Meghan Lynch  
Victoria L. Gruber  
Ryan Bishop