



GOUCHER
—college—



MICUA

MARYLAND INDEPENDENT COLLEGE
and UNIVERSITY ASSOCIATION



140 South Street, Annapolis, MD 21401

410-269-0306

www.micua.org

October 01, 2025

Mary Kwei
Maryland Insurance Administration
Associate Commissioner
Market Regulation and Professional Licensing
Co-Chair
St. Paul Plaza
200 St. Paul Place, Suite 2700
Baltimore, MD 21202 – 2272

Athos Alexandrou
Maryland Department of Health
Director
Office of Pharmacy Services
Co-Chair
Herbert R. O'Connor State Office Building
201 West Preston Street
Baltimore, MD 21201 – 2399

Re: ERISA Working Group

Dear Associate Commissioner Kwei and Director Alexandrou:

I am writing on behalf of the member institutions of the Maryland Independent College and University Association (MICUA) and the nearly 55,000 students we serve to share our concerns surrounding the exemptions for pharmacy benefits management under the Employee Retirement Income Security Act of 1974 (ERISA).

ERISA has governed the State since its passage and federal preemption has kept legislatures from overriding the laws that govern self-funded plans. Several MICUA institutions offer self-funded plans, and this change in practice would impact their operations and capability to offer reasonably priced employee benefits packages.

Changes to Maryland's self-funded plans which have existed in the State for over 50 years would come at a time when MICUA schools are experiencing overburdened budgets while working to offer affordable plans to their employees. Institutions of higher education aim to attract highly qualified individuals to their campuses to educate students who will enter the workforce. Employee benefits are used as a recruiting tool to attract skilled academic and administrative personnel, and this legislation could interfere with these efforts.

Thank you for the opportunity to provide this information on behalf of our member institutions. If you have any questions or would like additional information contact Irnande Altema, Vice President for Government and Business Affairs, ialtema@micua.org.

Sincerely,

Matt Power
President