

Commission to Study Health Insurance Pooling

March 27, 2026

Meeting Notes

- I. Welcome and introduction of commission members
- II. Review of SB547 of 2025 and HB1400 of 2018
- III. Questions
- IV. Future meeting plan and schedule

Discussion Questions:

Please provide clarification of the \$86M loss over the last 6 years for the 57 entities who currently participate in the state health plan.

Response: Claim costs for the 57 participating entities exceeded all premium and administration fees invoiced to each entity during this period. Satellites organizations are invoiced 105% of the Rates published annually.

Will there be consideration of provider access across the state?

Response: This study's focus is the impact of pooling public employee health insurance plans.

How many participants are in the state plan from the satellite groups currently?

Response: As of January 1, 2026: 6,648 employees, 3,119 enrolled

What does voluntary participation in the state plan mean?

Response: Current law permits Maryland counties, municipal corporations and county boards of education to enroll their employees in the state plan as "satellite organizations" as defined by SPP §2-503(d)(i) or §2-513. Participation is voluntary.

How many employees (non-satellite) are in the state plan currently?

Response: As of January 1, 2026:

- 75,184 – Active Employees
- 8,580 – Pre-65 Retirees
- 44,104 – Post-65 Retirees
 - 244,315 Total Members (includes Satellites)

Are the benefits for retirees in the state health plan the same as the benefits for active employees?

Response: The health and dental plans offered are the same as those offered to active employees. Medicare eligible retirees aged 65+ must enroll in Medicare Parts A & B. The state plan becomes the secondary payer, acting as the Medicare Supplement. Medicare primary retirees must enroll in an individual Medicare Part D prescription plan. The state partners with Via Benefits to support our retiree's transition.

Are prescription benefits included in this study?

Response: Yes, prescription benefits are included in this study.

Please provide the detail of current health plan offerings for the State Employee and Retiree Health and Welfare Benefits Program.

Response: Here is the link to the Health Benefit Guide:

<https://dbm.maryland.gov/benefits/Documents/2026-health-benefits-guide.pdf>