

MEDCHI, THE MARYLAND STATE MEDICAL SOCIETY  
HOUSE OF DELEGATES

Resolution \_\_-24

INTRODUCED BY: Montgomery County Medical Society

SUBJECT: Encouraging a Study on Competitiveness in the Health Insurance Market

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1 Whereas, a competitive market environment is essential for improving quality of services, and  
2 ensuring fair pricing for consumers; and  
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4 Whereas, the non-health insurance market exhibits a higher degree of competitiveness, which  
5 has led to more options and better pricing for consumers; and  
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7 Whereas, in contrast, the health insurance market has seen diminishing competitiveness, with  
8 certain payors dominating the market, limiting choices for both physicians and patients; and  
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10 Whereas, market dominance by a few health insurance companies may result in reduced  
11 negotiating power for physicians, higher premiums for patients, and fewer options for  
12 healthcare coverage; and  
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14 Whereas, it is important to understand the factors contributing to the competitive environment  
15 in the non-health insurance market and how those factors differ from the health insurance  
16 market; and  
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18 Whereas, identifying the reasons for reduced competition in the health insurance market can  
19 inform policy decisions aimed at increasing competition, improving consumer choice, and  
20 reducing costs; therefore be it  
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22 RESOLVED, that MedChi work legislatively and/or regulatorily to encourage the initiation of  
23 a study to determine the factors that have encouraged competitiveness in the non-health  
24 insurance market and the factors that have contributed to reduced competitiveness in the  
25 health insurance market; and be it further  
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27 RESOLVED, that MedChi work legislatively and/or regulatorily to encourage the initiation of a  
28 study to ~~also~~ examine the impact of market dominance by certain payors on healthcare costs,  
29 patient choice, physician payment, and the overall quality of healthcare services, with the goal of  
30 informing future legislative and regulatory actions to enhance competition in the health insurance  
31 market.  
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Fiscal Note:

