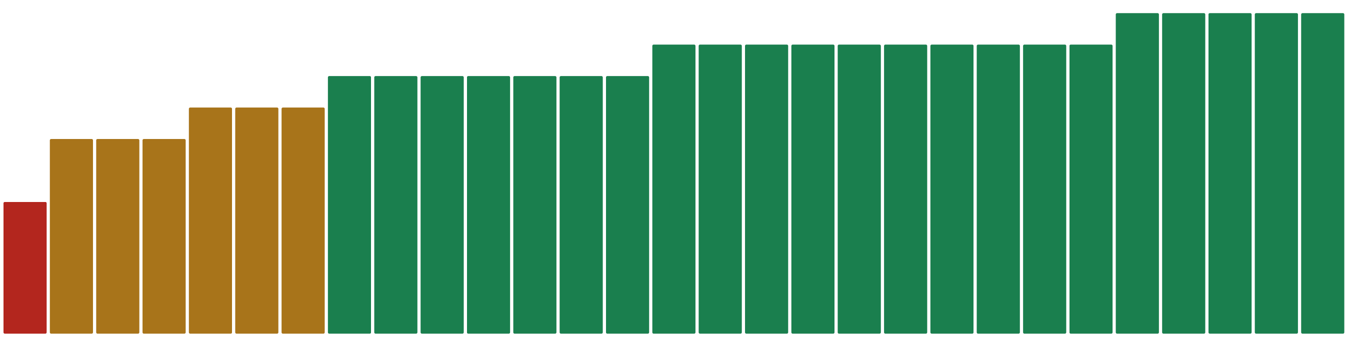
OBILLERATE · WATCHDOG

Maryland
Bill Book
2026

The Maryland bills that matter most, each scored 1–10 on one question: does it help everyday people, or the interests behind it?



HURTS YOU · every bar is one bill we read · 29 scored · HELPS YOU

Our take on the left. The bill on the right. Room for your notes.

20 bills in this edition, drawn from 29 we scored · data as of 2026-09-11

Every spread is one bill, twice.

On the **left** is our take: the Billometer score, what the bill means for you, and the factor-by-factor reasoning behind that score. On the **right** is the bill on the record: its official title, its status, where to read the real text, and space for your own notes.

THE BILLOMETER

One number, 1 to 10, answering a single question: does this help everyday people or hurt them? 1–4 hurts, 5–6 is mixed, 7–10 helps. It is our editorial judgement — which is exactly why every page shows the reasoning behind it. If you disagree with a score, you can see precisely where you disagree.

HOW THESE BILLS WERE CHOSEN

Ranked, not cherry-picked. This edition prints the 10 lowest-scoring and 10 highest-scoring of the 29 Maryland bills we have fully analysed. A bill only qualifies if it passed our verification step, has a recorded official status, and has its reasoning attached. Thin entries are left out rather than padded. Note that only 143 bills in the entire country score 3 or below, so in most places the bottom of the list is not evil — it is merely mixed, and we label it that way.

THESE ARE PROPOSALS, NOT LAW

Unless a status line says otherwise. Bills move constantly; every page shows the status we recorded on 2026-09-11 and links to the live version.

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OBILLERATE’S TAKE · WORST 1 OF 10

The Work & Data Bill

Maryland bill adds work rules and data sharing for Medicaid

MD HB1331 · Healthcare & Insurance

3/10 **OBLITERATE**

Hurts everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

The bill could tighten Medicaid eligibility, add work tests, and let the state look at your records, meaning many lowincome families might face benefit cuts unless they meet new rules.

WHY IT SCORES 3/10 — THE RECEIPTS

Rights & Protections (hurts) — adds work requirements and data sharing.
limits ability to keep Medicaid and expands state data access

Who Bears the Cost (hurts) — shifts eligibility risk to recipients.
benefit cuts fall on lowincome families

Accountability (neutral) — requires agency agreements.
creates oversight but not clear benefit

Process Transparency (hurts) — data sharing may reduce privacy.
citizens less aware of how info is used

WHO’S BEHIND IT

Republican-sponsored (7R / 0D)

THE BILL ITSELF

Maryland Department of Health and Department of Human Services - Public Benefits - Eligibility and Prohibitions

MD HB1331 Introduced · recorded 2026-02-12

WHAT IT DOES

The bill would let state agencies share your health data and could make you lose Medicaid if you miss work requirements or new eligibility checks.

WHO IT'S WRITTEN FOR

Government Power

READ IT YOURSELF

Official text (MD HB1331) — https://mgaleg.maryland.gov/mgawebsite/Legislation/Details/HB1331?ys=2026RS

LegiScan — HB1331 — https://legiscan.com/MD/bill/HB1331/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/md-hb1331-114807

YOUR NOTES

OBILLERATE'S TAKE · WORST 2 OF 10

The Credit Hurt Bill

New tax credit rules could help or hurt Maryland renters

MD HB1427 · Money & Damages

5 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you | helps you · 10

WHAT THIS MEANS FOR YOU

This bill is important because it could change how many people get help with their taxes. If you are a renter or homeowner, you should pay attention and share your thoughts.

WHY IT SCORES 5/10 — THE RECEIPTS

Accountability (neutral) — Changes eligibility but does not increase transparency..

The bill alters who qualifies for tax credits without clear communication.

Rights & Protections (hurts) — Excludes higher-income homeowners from benefits..

This could limit support for those who need it, depending on income.

Who Bears the Cost (helps) — May reduce tax burdens for some..

Lower-income renters could benefit from increased credits.

WHO'S BEHIND IT

Democrat-sponsored (0R / 1D)

THE BILL ITSELF

Property Tax Credits - Renters' Tax Credit, Homeowners' Tax Credit, and Homestead Tax Credit - Altering Eligibility and Amount

MD HB1427 Introduced · recorded 2026-02-13

WHAT IT DOES

This bill would change who can get tax credits for rent and homeownership, which could help some people but leave others out.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (MD HB1427) — https://mgaleg.maryland.gov/mgawebsite/Legislation/Details/HB1427?ys=2026RS

LegiScan — HB1427 — https://legiscan.com/MD/bill/HB1427/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/md-hb1427-116617

YOUR NOTES

OBILLERATE'S TAKE · WORST 3 OF 10

The Local Security Bill

Maryland expands cyber tax credit to boost local security firms

MD SB25 · Money & Damages

5 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

The bill would help local firms grow and may make it cheaper for companies to protect data, but it also cuts tax money that could fund services for everyday people.

WHY IT SCORES 5/10 — THE RECEIPTS

Accountability (neutral) — no change.
does not alter oversight

Rights & Protections (neutral) — no change.
does not affect individual rights

Who Bears the Cost (hurts) — tax credit reduces revenue.
state loses revenue that could fund services

Process Transparency (neutral) — no change.
no new reporting required

WHO'S BEHIND IT

Democrat-sponsored (0R / 7D)

HOW THEY VOTED

Senate · 2026-02-17 — passed
Yes 12R/29D · No 0R/0D

THE BILL ITSELF

Income Tax - Cybersecurity Technology and Service Tax Credit - Alterations

MD SB25 Engrossed · recorded 2026-02-17

WHAT IT DOES

Maryland businesses could claim a larger tax credit when they buy cybersecurity tools from Maryland companies, lowering their taxes but costing the state.

WHO IT'S WRITTEN FOR

Cybersecurity industry

READ IT YOURSELF

Official text (MD SB25) — https://mgaleg.maryland.gov/mgawebsite/Legislation/Details/SB0025?ys=2026RS

LegiScan — SB25 — https://legiscan.com/MD/bill/SB25/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/md-sb25-070322

YOUR NOTES

OBILLERATE'S TAKE · WORST 4 OF 10

The Early Release Bill

No early release for first degree murder convictions

MD HB463 · Criminal Justice

5 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you

helps you · 10

WHAT THIS MEANS FOR YOU

This bill wants to make sure the worst offenders serve every single day of their sentence. Supporters say it brings justice to families who lost loved ones. But critics worry that taking away the reward for good behavior makes prisons more dangerous for guards. It also means taxpayers will pay to keep people locked up longer. Lawmakers are debating this right now.

WHY IT SCORES 5/10 — THE RECEIPTS

Accountability (helps) — Strict punishment for a serious crime..

The bill ensures that people convicted of the most serious level of murder serve their...

Rights & Protections (hurts) — Removes a path to early release..

Inmates lose the ability to earn time off their sentence through good behavior or prison...

Who Bears the Cost (hurts) — Taxpayers pay for longer prison stays..

Keeping people in prison for their full sentence without early release costs the state...

WHO'S BEHIND IT

Republican-sponsored (25R / 0D)

THE BILL ITSELF

First Degree Murder - Diminution Credits - Prohibition

MD HB463 Introduced · recorded 2026-01-23

WHAT IT DOES

This bill would stop people in prison for first degree murder from earning good behavior credits to get out early.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (MD HB463) — https://mgaleg.maryland.gov/mgawebsite/Legislation/Details/HB0463?ys=2026RS

LegiScan — HB463 — https://legiscan.com/MD/bill/HB463/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/md-hb463-091165

YOUR NOTES

OBILLERATE'S TAKE · WORST 5 OF 10

The Create Jobs Bill

County offers tax credit for new businesses that create jobs

MD HB369 · Money & Damages

6/10 **TOLERATE**

Mixed — some good, some bad

1 · hurts you ... helps you · 10

WHAT THIS MEANS FOR YOU

The bill promises more jobs for the county, which could help families find work. But it also reduces the money the county collects from property taxes, which could mean fewer resources for schools or roads. Because the bill is just starting, voters can push for safeguards or support it to boost employment.

WHY IT SCORES 6/10 — THE RECEIPTS

Accountability (neutral) — neutral.
Bill does not change oversight of businesses.

Rights & Protections (neutral) — neutral.
No impact on individual rights.

Who Bears the Cost (hurts) — cost shift.
Tax credit reduces county revenue, shifting cost to residents.

Process Transparency (neutral) — neutral.
Bill follows standard legislative process.

WHO'S BEHIND IT

Sponsorship unclear

THE BILL ITSELF

Prince George's County - Property Tax Credit - New Businesses PG 407-26

MD HB369 Introduced · recorded 2026-01-19

WHAT IT DOES

New companies that hire at least ten fulltime workers could get a cut on their county property taxes, which might lower local services funded by those taxes.

WHO IT'S WRITTEN FOR

Businesses

READ IT YOURSELF

Official text (MD HB369) — https://mgaleg.maryland.gov/mgawebsite/Legislation/Details/HB0369?ys=2026RS

LegiScan — HB369 — https://legiscan.com/MD/bill/HB369/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/md-hb369-086266

YOUR NOTES

OBILLERATE'S TAKE · WORST 6 OF 10

The Cybersecurity Purchases Bill

Maryland offers refundable tax credit for cybersecurity purchases

MD HB290 · Money & Damages

6/10

TOLERATE

Mixed — some good, some bad

1 · hurts you   helps you · 10

WHAT THIS MEANS FOR YOU

If passed, the state will spend money to encourage local cybersecurity firms, which could boost jobs and make companies safer, but taxpayers will foot the bill.

WHY IT SCORES 6/10 — THE RECEIPTS

Accountability (neutral) — No new oversight added.
The bill does not change accountability mechanisms.

Rights & Protections (neutral) — No impact on rights.
Does not affect individual legal rights.

Who Bears the Cost (hurts) — Taxpayers fund the credit.
Refundable credit means state pays out money.

Process Transparency (neutral) — Standard legislative process.
No special transparency provisions.

WHO'S BEHIND IT

Sponsorship unclear

THE BILL ITSELF

Income Tax – Cybersecurity Technology and Service Tax Credit – Alterations

MD HB290 Introduced · recorded 2026-01-14

WHAT IT DOES

The bill would let Maryland businesses and nonprofits get a refundable tax credit when they buy cybersecurity tools from Maryland firms, up to $1 million total.

WHO IT'S WRITTEN FOR

Cybersecurity

READ IT YOURSELF

Official text (MD HB290) — https://mgaleg.maryland.gov/mgawebsite/Legislation/Details/HB0290?ys=2026RS

LegiScan — HB290 — https://legiscan.com/MD/bill/HB290/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/md-hb290-070269

YOUR NOTES

OBILLERATE'S TAKE · WORST 7 OF 10

The Notices & Handle Bill

Insurers must send clear notices and handle claim denials promptly

MD HB739 · Healthcare & Insurance

6/10

TOLERATE

Mixed — some good, some bad

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

If this passes, you will get quicker, clearer info when your health plan denies payment, but the plan may be forced to deny claims in cases, so watch for abuse.

WHY IT SCORES 6/10 — THE RECEIPTS

Accountability (helps) — Improves oversight of insurers.
Insurers must follow clear communication rules and are accountable for denials.

Rights & Protections (helps) — Gives consumers clearer notice.
Patients receive timely, understandable information about claim status.

Who Bears the Cost (neutral) — Costs fall on insurers.
Insurers must adjust processes, no direct cost to consumers.

Process Transparency (helps) — Adds transparency to claim handling.
Specific communication requirements make claim processes more open.

WHO'S BEHIND IT

Democrat-sponsored (0R / 1D)

THE BILL ITSELF

Health Insurance - Prompt Payment of Claims - Requirements

MD HB739 Introduced · recorded 2026-02-03

WHAT IT DOES

The bill would force health insurers to send clear notices and treat certain messages as claim denials, making payment timelines more transparent for patients.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (MD HB739) — https://mgaleg.maryland.gov/mgawebsite/Legislation/Details/HB0739?ys=2026RS

LegiScan — HB739 — https://legiscan.com/MD/bill/HB739/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/md-hb739-104472

YOUR NOTES

OBILLERATE'S TAKE · WORST 8 OF 10

The Parents Time Bill

Employers could get money for giving parents time off

MD HB370 · Work & Wages

7 /10 **LIBERATE**
Helps everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

This bill would have helped parents by making it easier for their bosses to give them time off for their kids. While it sounds good for families, the bill was withdrawn by its sponsor, so it will not move forward this year. This means parents will not get this specific help right now.

WHY IT SCORES 7/10 — THE RECEIPTS

Accountability (neutral) — No direct impact on accountability..
The bill does not directly change how employers are held accountable for their actions...

Rights & Protections (helps) — Would support parental leave..
The bill would encourage employers to offer parental leave, which supports parents'...

Who Bears the Cost (helps) — State would cover costs for employers..
The state would pay for the tax credit, reducing its income tax revenue. This would help...

Process Transparency (neutral) — No direct impact on transparency..
The bill does not address how transparent government processes are or how information is...

FOLLOW THE MONEY

Pushing for it: Employers
Bearing the cost: State of Maryland

WHO'S BEHIND IT

Sponsorship unclear

THE BILL ITSELF

Prince George's County - Income Tax - Credit for Employers Providing Parental Engagement Leave PG 419-26

MD HB370 Introduced · recorded 2026-01-19

WHAT IT DOES

This bill would give money back to bosses who let parents take time off to be with their kids, helping families.

WHO IT'S WRITTEN FOR

Employers

READ IT YOURSELF

Official text (MD HB370) — https://mgaleg.maryland.gov/mgawebsite/Legislation/Details/HB0370?ys=2026RS

LegiScan — HB370 — https://legiscan.com/MD/bill/HB370/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/md-hb370-086277

YOUR NOTES

OBILLERATE'S TAKE · WORST 9 OF 10

The Fund Primary Bill

Maryland bill forces insurers to fund primary care

MD HB494 · Healthcare & Insurance

7 /10

LIBERATE

Helps everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

The bill could boost access to doctors by making sure money goes to primary care, but insurers may raise premiums to cover the cost, so everyday people should watch the debate.

WHY IT SCORES 7/10 — THE RECEIPTS

Accountability (helps) — Increases reporting requirements.

Insurers must describe progress toward targets.

Rights & Protections (neutral) — No direct impact on individual rights.

Does not change suing or consumer rights.

Who Bears the Cost (hurts) — Cost shifts to insurers.

Insurers may pass costs to premiums.

Process Transparency (helps) — Requires public reporting.

Progress reports filed with the commissioner.

WHO'S BEHIND IT

Democrat-sponsored (0R / 1D)

HOW THEY VOTED

House · 2026-02-26 — passed

Yes 2R/98D · No 36R/0D

THE BILL ITSELF

Health Insurance - Primary Care Investment Targets - Reimbursement and Reporting

MD HB494 Engrossed · recorded 2026-02-26

WHAT IT DOES

Insurers would have to pay enough for primary care to meet state targets and tell the commissioner how they are doing.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (MD HB494) — https://mgaleg.maryland.gov/mgawebsite/Legislation/Details/HB0494?ys=2026RS

LegiScan — HB494 — https://legiscan.com/MD/bill/HB494/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/md-hb494-092962

YOUR NOTES

OBILLERATE'S TAKE · WORST 10 OF 10

The Outage & Rate Bill

Electric utilities must report outage and rate impact data

MD HB642 · Consumer Protection

7 /10

LIBERATE

Helps everyday people

1 · hurts you

helps you · 10

WHAT THIS MEANS FOR YOU

Citizens could see which neighborhoods lose power or pay more, helping them hold utilities accountable and push for better service before future outages happen.

WHY IT SCORES 7/10 — THE RECEIPTS

Accountability (helps) — companies must disclose impact data.
annual reporting creates a record for oversight

Rights & Protections (neutral) — no direct change to consumer rights.
bill does not alter ability to sue or sue limits

Who Bears the Cost (neutral) — no new fees or cost shifts.
reporting cost is borne by utilities, not consumers

Process Transparency (helps) — more public data on outages and rates.
helps public understand utility impacts

WHO'S BEHIND IT

Democrat-sponsored (0R / 9D)

THE BILL ITSELF

Electric Companies - Service Outages and Rate Increases - Report on Customer Impact

MD HB642 Introduced · recorded 2026-01-30

WHAT IT DOES

Electric companies would have to give the commission yearly data on who was affected by outages and price hikes.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (MD HB642) — https://mgaleg.maryland.gov/mgawebsite/Legislation/Details/HB0642?ys=2026RS

LegiScan — HB642 — https://legiscan.com/MD/bill/HB642/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/md-hb642-102417

YOUR NOTES

OBILLERATE'S TAKE · BEST 1 OF 10

The Fees Upfront Bill

Landlords must tell you all fees upfront

MD HB80 · Housing & Property

9 /10

LIBERATE

Helps everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

This bill is important because it would stop landlords from adding surprise fees to your rent later. Right now, some landlords might not tell you about all the extra money you have to pay until it's too late. If this bill passes, you would know exactly what you owe before you agree to rent a place. This helps you plan your money better and protects you from unexpected charges. It is still moving through the legislature, so...

WHY IT SCORES 9/10 — THE RECEIPTS

Accountability (helps) — Landlords must disclose all fees.
Landlords would be held responsible for telling renters about all fees upfront.

Rights & Protections (helps) — Tenants gain right to full fee disclosure.
Renters would have a new right to know all fees before signing a lease and can sue if not...

Who Bears the Cost (helps) — Tenants avoid hidden costs.
This bill would shift the burden of hidden fees away from tenants by requiring upfront...

Process Transparency (helps) — Rental fee process becomes clearer.
The process for understanding rental fees would become much more open and clear for...

FOLLOW THE MONEY

Pushing for it: Tenants (by avoiding hidden fees)
Bearing the cost: Landlords (who would lose revenue from undisclosed fees)

WHO'S BEHIND IT

Democrat-sponsored (0R / 1D)

HOW THEY VOTED

House · 2026-03-05 — passed
Yes 2R/92D · No 34R/1D

THE BILL ITSELF

Landlord and Tenant - Residential Leases - Fee Disclosures

MD HB80 Engrossed · recorded 2026-03-05

WHAT IT DOES

This bill would make landlords tell you all fees before you sign a lease, so you don't get surprised by hidden costs.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (MD HB80) — https://mgaleg.maryland.gov/mgawebsite/Legislation/Details/HB0080?ys=2026RS

LegiScan — HB80 — https://legiscan.com/MD/bill/HB80/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/md-hb80-070580

YOUR NOTES

OBILLERATE'S TAKE · BEST 2 OF 10

The Service Members Bill

Washington County expands property tax help for disabled service members

MD HB888 · Housing & Property

9 /10 **LIBERATE**
Helps everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

This bill is good news for disabled veterans in Washington County. It would make it easier for more of them to get a break on their property taxes, which could save them money each year. This is important because it recognizes the service of more people who have been hurt while serving our country, including those in NOAA and the Public Health Service. While the county might collect a little less in taxes, many would agree...

WHY IT SCORES 9/10 — THE RECEIPTS

Accountability (neutral) — Neutral.
The bill does not directly address accountability for public officials or private...

Rights & Protections (helps) — Expands benefits.
This bill would expand eligibility for a property tax credit, helping more disabled...

Who Bears the Cost (neutral) — Cost shifted to county revenue, benefit to veterans.
The cost is a reduction in property tax revenue for Washington County, benefiting...

Process Transparency (neutral) — No transparency issues noted.
The bill's process appears standard, with no indication of hidden clauses or rushed...

FOLLOW THE MONEY

Pushing for it: Disabled veterans, including NOAA and Public Health Service members
Bearing the cost: Washington County (reduced tax revenue)

WHO'S BEHIND IT

Sponsorship unclear

HOW THEY VOTED

House · 2026-03-27 — passed
Yes 31R/93D · No 1R/0D

THE BILL ITSELF

Washington County - Property Tax Credit for Disabled Veterans - Eligibility

MD HB888 Engrossed · recorded 2026-03-27

WHAT IT DOES

This bill would help more disabled veterans, including those from NOAA and Public Health Service, pay less in property taxes in Washington County.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (MD HB888) — https://mgaleg.maryland.gov/mgawebsite/Legislation/Details/HB0888?ys=2026RS

LegiScan — HB888 — https://legiscan.com/MD/bill/HB888/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/md-hb888-107070

YOUR NOTES

OBILLERATE'S TAKE · BEST 3 OF 10

The Service Members Bill

Washington County expands tax breaks for more disabled service members

MD SB500 · Housing & Property

9 /10

LIBERATE

Helps everyday people

1 · hurts you helps you · 10

WHAT THIS MEANS FOR YOU

This bill is a good thing because it would help more people who served our country get a tax break on their homes. If it passes, it would mean that disabled members of the National Oceanic and Atmospheric Administration and the Public Health Service would get the same property tax help as other disabled veterans. This helps lighten their load and shows appreciation for their service.

WHY IT SCORES 9/10 — THE RECEIPTS

Accountability (neutral) — Neutral impact on accountability..

The bill focuses on eligibility for a tax credit and does not directly impact...

Rights & Protections (helps) — Expands eligibility for a tax credit..

The bill would allow more disabled veterans, specifically from NOAA and the Public Health...

Who Bears the Cost (hurts) — Washington County would collect less property tax..

By expanding the tax credit, Washington County would forgo some property tax revenue...

Process Transparency (neutral) — Standard legislative process..

The bill was introduced and had a hearing scheduled, which was later canceled, indicating...

FOLLOW THE MONEY

Pushing for it: Disabled veterans, including NOAA and Public Health Service members

Bearing the cost: Washington County

WHO'S BEHIND IT

Sponsorship unclear

THE BILL ITSELF

Washington County - Property Tax Credit for Disabled Veterans - Eligibility

MD SB500 Introduced · recorded 2026-02-02

WHAT IT DOES

This bill would let more disabled veterans, including those from NOAA and Public Health Service, get a break on their property taxes in Washington County.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (MD SB500) — https://mgaleg.maryland.gov/mgawebsite/Legislation/Details/SB0500?ys=2026RS

LegiScan — SB500 — https://legiscan.com/MD/bill/SB500/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/md-sb500-104481

YOUR NOTES

OBILLERATE'S TAKE · BEST 4 OF 10

The Ovarian Cancer Bill

New bill aims to cover ovarian cancer prevention surgeries

MD HB633 · Healthcare & Insurance

9 /10

LIBERATE

Helps everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

Women could gain important health coverage that helps prevent ovarian cancer. This is a chance to support better health options for everyone. Now is the time to speak up.

WHY IT SCORES 9/10 — THE RECEIPTS

Rights & Protections (helps) — Provides coverage for preventive surgery.

This bill adds protections for women's health by ensuring coverage.

Process Transparency (helps) — Study required for further coverage.

The bill includes a study to assess additional coverage needs.

WHO'S BEHIND IT

Democrat-sponsored (3R / 14D)

HOW THEY VOTED

House · 2026-04-13 — passed

Yes 28R/98D · No 8R/0D

THE BILL ITSELF

Health Insurance - Ovarian Cancer Prevention With Salpingectomy - Required Coverage

MD HB633 Engrossed · recorded 2026-04-13

WHAT IT DOES

This bill would require health insurance to cover surgeries that help prevent ovarian cancer, which is important for women's health.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (MD HB633) — https://mgaleg.maryland.gov/mgawebsite/Legislation/Details/HB0633?ys=2026RS

LegiScan — HB633 — https://legiscan.com/MD/bill/HB633/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/md-hb633-102422

YOUR NOTES

OBILLERATE'S TAKE · BEST 5 OF 10

The Human Review Bill

Human review for AI health insurance decisions

MD HB795 · Healthcare & Insurance

9 /10

LIBERATE

Helps everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

This bill aimed to protect people from unfair health insurance decisions made by artificial intelligence. Computers can make mistakes, and having a person look over these decisions would have given people a better chance to appeal. While this bill would have helped ordinary people, it was withdrawn by its sponsor and is no longer active. This means the protections it offered will not happen unless a similar bill is introduced...

WHY IT SCORES 9/10 — THE RECEIPTS

Accountability (helps) — Increases accountability.
Would have required human review for AI decisions and reporting on grievances caused by...

Rights & Protections (helps) — Protects consumer rights.
Would have given people a clearer path to challenge health insurance denials made by...

Who Bears the Cost (neutral) — No direct cost shift.
The bill would have imposed administrative costs on health insurance carriers, not...

Process Transparency (helps) — Improves transparency.
Would have required health insurance companies to report data on AI-related grievances.

FOLLOW THE MONEY

Pushing for it: Health insurance policyholders
Bearing the cost: Health insurance carriers (administrative costs)

WHO'S BEHIND IT

Democrat-sponsored (0R / 3D)

THE BILL ITSELF

Health Insurance - Artificial Intelligence - Grievance Process and Reporting (AI Health Insurance Accountability Act of 2026)

MD HB795 Introduced · recorded 2026-02-04

WHAT IT DOES

This bill would have made sure a person reviews health insurance decisions made by computers, so you could fight unfair denials.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (MD HB795) — https://mgaleg.maryland.gov/mgawebsite/Legislation/Details/HB0795?ys=2026RS

LegiScan — HB795 — https://legiscan.com/MD/bill/HB795/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/md-hb795-106898

YOUR NOTES

OBILLERATE'S TAKE · BEST 6 OF 10

The Sexual Assault Bill

New bill aims to protect those reporting sexual assault

MD HB465 · Immunity & Accountability

8 /10

LIBERATE

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WHAT THIS MEANS FOR YOU

This is a big step for survivors. It lets them speak out without worrying about legal trouble. Now is the time to support this bill and help those in need.

WHY IT SCORES 8/10 — THE RECEIPTS

Accountability (helps) — Encourages reporting of sexual assault.
Provides legal protection for those disclosing allegations.

Rights & Protections (helps) — Supports survivors' rights.
Helps survivors speak out without fear of retaliation.

Who Bears the Cost (neutral) — Costs remain unclear.
No significant cost shifts identified.

Process Transparency (neutral) — Transparency maintained.
The process for reporting remains clear.

WHO'S BEHIND IT

Democrat-sponsored (3R / 29D)

THE BILL ITSELF

Civil Actions - Immunity - Disclosure of Allegations of Sexually Assaultive Behavior (Stop Silencing Survivors Act)

MD HB465 Introduced · recorded 2026-01-23

WHAT IT DOES

This bill would help people safely share information about sexual assault without fear of being sued.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (MD HB465) — https://mgaleg.maryland.gov/mgawebsite/Legislation/Details/HB0465?ys=2026RS

LegiScan — HB465 — https://legiscan.com/MD/bill/HB465/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/md-hb465-090847

YOUR NOTES

OBILLERATE'S TAKE · BEST 7 OF 10

The Physical Therapy Bill

Physical therapy copays can't exceed annual checkup fees

MD HB367 · Healthcare & Insurance

8/10

LIBERATE
Helps everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

Consumers would save money on needed therapy, while insurers would lose extra revenue, so the bill could help families afford rehab now.

WHY IT SCORES 8/10 — THE RECEIPTS

Accountability (helps) — limits insurer fees.
prevents higher copays for PT than for annual exam

Rights & Protections (helps) — protects consumer cost rights.
ensures PT cost not higher than wellness visit

Who Bears the Cost (helps) — shifts cost away from patients.
insurers cannot charge extra

Process Transparency (neutral) — no change.
bill does not affect transparency

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

THE BILL ITSELF

Health Insurance - Physical Therapy - Copayments, Coinsurance, and Deductibles

MD HB367 Introduced · recorded 2026-01-19

WHAT IT DOES

Insurers could not charge higher copays for physical therapy than for a yearly physical exam.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (MD HB367) — https://mgaleg.maryland.gov/mgawebsite/Legislation/Details/HB0367?ys=2026RS

LegiScan — HB367 — https://legiscan.com/MD/bill/HB367/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/md-hb367-086254

YOUR NOTES

OBILLERATE'S TAKE · BEST 8 OF 10

The Pick Labs Bill

Patients can pick labs without extra fees in Maryland

MD HB1126 · Healthcare & Insurance

8 /10

LIBERATE

Helps everyday people

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WHAT THIS MEANS FOR YOU

If passed, Maryland residents keep the freedom to choose any lab and won't face surprise charges, making health care more affordable and fair.

WHY IT SCORES 8/10 — THE RECEIPTS

Accountability (helps) — Insurers must follow new rules.

Prevents insurers from restricting lab choice

Rights & Protections (helps) — Protects patient choice.

Guarantees enrollee ability to select labs

Who Bears the Cost (helps) — No new costs for patients.

Keeps extra fees from being passed to consumers

Process Transparency (neutral) — No new disclosure requirements.

Bill does not add reporting duties

WHO'S BEHIND IT

Democrat-sponsored (0R / 1D)

THE BILL ITSELF

Health Insurance and Managed Care Organizations - Laboratory Services - Contract Providers

MD HB1126 Introduced · recorded 2026-02-11

WHAT IT DOES

The bill would stop insurers from blocking your choice of lab or charging extra fees for lab tests.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (MD HB1126) — https://mgaleg.maryland.gov/mgawebsite/Legislation/Details/HB1126?ys=2026RS

LegiScan — HB1126 — https://legiscan.com/MD/bill/HB1126/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/md-hb1126-113809

YOUR NOTES

The Health Insurers Bill

Health insurers must answer eligibility checks quickly

MD HB1464 · Healthcare & Insurance

8 /10

LIBERATE

Helps everyday people

1 · hurts you   helps you · 10

WHAT THIS MEANS FOR YOU

Providers and patients will get clearer, faster info on whether a service is covered, and they will be protected from surprise claim denials. Insurers will have to follow the new rules, which may add some admin work.

WHY IT SCORES 8/10 — THE RECEIPTS

Accountability (helps) — requires timely response from TPAs.
Increases insurer accountability

Rights & Protections (helps) — protects providers from retroactive denial.
Strengthens provider and patient rights

Who Bears the Cost (helps) — shifts denial risk to insurers.
Cost shift away from providers/patients

Process Transparency (helps) — creates a clear eligibility request process.
Improves transparency for providers

WHO'S BEHIND IT

Democrat-sponsored (0R / 1D)

THE BILL ITSELF

Health Insurance - Third-Party Administrators - Verification of Eligibility

MD HB1464 Introduced · recorded 2026-02-13

WHAT IT DOES

Doctors could ask insurers if a patient is covered and get a fast answer, and insurers could not later refuse payment if the doctor followed the new process.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (MD HB1464) — https://mgaleg.maryland.gov/mgawebsite/Legislation/Details/HB1464?ys=2026RS

LegiScan — HB1464 — https://legiscan.com/MD/bill/HB1464/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/md-hb1464-116500

YOUR NOTES

OBILLERATE'S TAKE · BEST 10 OF 10

The Refunds & Condos Bill

Energy refunds for co-ops and condos could help residents

MD SB434 · Consumer Protection

8 /10

LIBERATE

Helps everyday people

1 · hurts you

helps you · 10

WHAT THIS MEANS FOR YOU

If this bill passes, residents in cooperative housing could get refunds on their electric bills, which would help save money. It is important to support this bill now to help families and individuals who need it.

WHY IT SCORES 8/10 — THE RECEIPTS

Accountability (helps) — Funds are required to be used for refunds..

The bill ensures that compliance fee revenue is used to benefit residents.

Rights & Protections (helps) — Supports financial relief for residents..

Residents will receive refunds, improving their financial situation.

Who Bears the Cost (neutral) — Costs are covered by the compliance fee revenue..

No additional costs will be shifted to residents.

Process Transparency (helps) — The bill outlines clear uses for the funds..

It specifies how the funds will be allocated.

FOLLOW THE MONEY

Pushing for it: residential customers

Bearing the cost: Unknown

WHO'S BEHIND IT

Democrat-sponsored (0R / 1D)

THE BILL ITSELF

Maryland Strategic Energy Investment Fund - Uses - Cooperative Housing Corporations and Condominiums (Co-Op and Condo Energy Refund Equity Act)

MD SB434 Introduced · recorded 2026-01-30

WHAT IT DOES

This bill would give money back to people living in co-ops and condos for their electric bills.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (MD SB434) — https://mgaleg.maryland.gov/mgawebsite/Legislation/Details/SB0434?ys=2026RS

LegiScan — SB434 — https://legiscan.com/MD/bill/SB434/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/md-sb434-102429

YOUR NOTES

ABOUT THIS BOOK

Maryland Bill Book 2026

Published by Obillerate, an independent nonpartisan watchdog that reads and scores every bill in Congress and all 50 states on a single question: does it help everyday people, or the interests behind it? Every score in this book shows its reasoning, and every page links to the official text so you can check us.

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WHAT YOU MAY DO WITH IT

CORRECTIONS

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