

**JOINT COMMITTEE ON FINANCIAL SERVICES
2025-2026 (194th) BILL SUMMARY**

Bill No: H1215

Title: AN ACT TO ASSESS THE CURRENT STATUS OF THE MERGED MARKET

Sponsor: Rep. Hannah Kane (*Shrewsbury*)

Hearing Date: October 27, 2025

Reporting Deadline: December 3, 2025

Prior History: None

Similar Matters: H1236 (*Lawn*)

CURRENT LAW:

Chapter 176J Small Group Health Insurance

Executive Order No. 589

Established the Massachusetts Merged Market Advisory Council to advise the Governor and Lieutenant Governor regarding the merged market for insured health coverage regulated under M.G.L. c. 176J to propose recommendations to ensure the long-term stability of coverage for individuals and small employers in the merged market and the affordability of insured health benefit plan products offered therein.

SUMMARY:

This bill would establish a Merged Market Advisory Council to advise the Governor and Lieutenant Governor regarding the merged market for insured health coverage and to propose recommendations to ensure the affordability of insured health benefit plan products offered and the long-term stability of coverage for individuals and small employers in the merged market.

The Speaker of the House and the Senate President would each appoint five members from outside of government with experience in and knowledge of the health insurance industry, including members representing the perspective of carriers, brokers, actuaries, and individual purchaser representatives, as well as persons representing small businesses. The Council would consist of no more than 13 members.

The Council would be Chaired by the Insurance Commissioner. Council members would include the Secretary of the Executive Office of Health and Human Services or her designee, and the Executive Director of the Commonwealth Health Insurance Connector Authority.

The Council's principal purposes would be to prepare a report that summarizes the most recent data pertaining to the merged market based on an independent actuarial analysis and to make recommendations for improved market functioning, including policy and legislative changes

ensuring affordability and stability of individual and small business health insurance coverage. The Council would oversee an update to the independent actuarial analysis of the Merged Market Advisory Council's final report.

The Council would submit a final report with recommendations to the Governor by December 31, 2026, and would dissolve either upon submission of the final report or six months after the signing of the order, whichever is later.