

HOUSE BILL 895

P1, C2, C4

5lr3011
CF SB 279

By: **Delegate Rogers**

Introduced and read first time: January 30, 2025

Assigned to: Economic Matters

A BILL ENTITLED

1 AN ACT concerning

2 **Employment and Insurance Equality for Service Members Act**

3 FOR the purpose of establishing rules of interpretation related to the uniformed services;
4 altering the rule of interpretation for “veteran”; altering the application of certain
5 provisions of law governing the regulation of business, economic development,
6 insurance, and labor and employment to apply to all uniformed services, rather than
7 only the armed forces; and generally relating to veterans and uniformed services.

8 BY repealing and reenacting, without amendments,
9 Article – Business Occupations and Professions
10 Section 1–101(a), 7–101(a), and 7–308(c)(1)
11 Annotated Code of Maryland
12 (2018 Replacement Volume and 2024 Supplement)

13 BY adding to
14 Article – Business Occupations and Professions
15 Section 1–101(a–1) and 7–101(f)
16 Annotated Code of Maryland
17 (2018 Replacement Volume and 2024 Supplement)

18 BY repealing and reenacting, with amendments,
19 Article – Business Occupations and Professions
20 Section 7–308(d)
21 Annotated Code of Maryland
22 (2018 Replacement Volume and 2024 Supplement)

23 BY repealing and reenacting, without amendments,
24 Article – Business Regulation
25 Section 1–101(a), 2.5–105(b)(2), and 5–803(a)(1)
26 Annotated Code of Maryland
27 (2024 Replacement Volume)

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



- 1 BY adding to
2 Article – Business Regulation
3 Section 1–101(a–1), (j), and (k)
4 Annotated Code of Maryland
5 (2024 Replacement Volume)
- 6 BY repealing and reenacting, with amendments,
7 Article – Business Regulation
8 Section 2.5–101, 2.5–103, 2.5–104, 2.5–105(a) and (b)(1), (3), and (4),
9 2.5–106(a) and (b), 5–803(a)(5), 12–302(a)(4)(ii)1., 15–204(b)(2), 19–207(a) and
10 (b)(1), and 19–502 through 19–504
11 Annotated Code of Maryland
12 (2024 Replacement Volume)
- 13 BY repealing
14 Article – Business Regulation
15 Section 5–803(a)(4) and 19–501
16 Annotated Code of Maryland
17 (2024 Replacement Volume)
- 18 BY repealing and reenacting, without amendments,
19 Article – Commercial Law
20 Section 14–1201(a) and 14–1212.2(a)(1)
21 Annotated Code of Maryland
22 (2013 Replacement Volume and 2024 Supplement)
- 23 BY adding to
24 Article – Commercial Law
25 Section 14–1201(f–1)
26 Annotated Code of Maryland
27 (2013 Replacement Volume and 2024 Supplement)
- 28 BY repealing
29 Article – Commercial Law
30 Section 14–1201(n)
31 Annotated Code of Maryland
32 (2013 Replacement Volume and 2024 Supplement)
- 33 BY repealing and reenacting, with amendments,
34 Article – Commercial Law
35 Section 14–1201(o) and 14–1212.2(a)(2)
36 Annotated Code of Maryland
37 (2013 Replacement Volume and 2024 Supplement)
- 38 BY repealing and reenacting, with amendments,
39 Article – Economic Development

1 Section 5–1001, 5–1002, 5–1003(1), and 5–1006(a) to be under the amended subtitle
2 “Subtitle 10. Uniformed Services Personnel and Veteran–Owned Small
3 Business No–Interest Loan Program”; and 6–301(e)
4 Annotated Code of Maryland
5 (2024 Replacement Volume and 2024 Supplement)

6 BY repealing and reenacting, without amendments,
7 Article – Economic Development
8 Section 6–301(a)
9 Annotated Code of Maryland
10 (2024 Replacement Volume and 2024 Supplement)

11 BY repealing and reenacting, without amendments,
12 Article – Financial Institutions
13 Section 1–101(a) and 12–119(b)(1)
14 Annotated Code of Maryland
15 (2020 Replacement Volume and 2024 Supplement)

16 BY adding to
17 Article – Financial Institutions
18 Section 1–101(y)
19 Annotated Code of Maryland
20 (2020 Replacement Volume and 2024 Supplement)

21 BY repealing and reenacting, with amendments,
22 Article – Financial Institutions
23 Section 11–612.2(a), (b), and (c) and 12–119(b)(2)(iv)
24 Annotated Code of Maryland
25 (2020 Replacement Volume and 2024 Supplement)

26 BY adding to
27 Article – General Provisions
28 Section 1–101.1, 1–101.2, 1–103.1, 1–114.1, 1–114.2, and 1–116
29 Annotated Code of Maryland
30 (2019 Replacement Volume and 2024 Supplement)

31 BY repealing and reenacting, with amendments,
32 Article – General Provisions
33 Section 1–117
34 Annotated Code of Maryland
35 (2019 Replacement Volume and 2024 Supplement)

36 BY repealing and reenacting, without amendments,
37 Article – Insurance
38 Section 1–101(a), 1–203.1(a)(1) and (3)(i) and (ii), and 10–101(a)
39 Annotated Code of Maryland
40 (2017 Replacement Volume and 2024 Supplement)

- 1 BY adding to
2 Article – Insurance
3 Section 1–101(a–1) and (rr–1)
4 Annotated Code of Maryland
5 (2017 Replacement Volume and 2024 Supplement)
- 6 BY repealing and reenacting, with amendments,
7 Article – Insurance
8 Section 1–203.1(a)(3)(iii)1., 8–404(a)(6), 10–101(o), 10–111, 10–116.1(f)(1),
9 10–408.1(b), 18–109(b)(8)(iii), 20–502(c), and 27–501(o)
10 Annotated Code of Maryland
11 (2017 Replacement Volume and 2024 Supplement)
- 12 BY repealing and reenacting, without amendments,
13 Article – Labor and Employment
14 Section 1–101(a), 8–1001(a), 8.3–101(a), 8.3–403(c)(1), and 11–503(a)
15 Annotated Code of Maryland
16 (2016 Replacement Volume and 2024 Supplement)
- 17 BY adding to
18 Article – Labor and Employment
19 Section 1–101(a–1), (d–1), (d–2), and (f) and 8.3–101(a–1) and (g–1)
20 Annotated Code of Maryland
21 (2016 Replacement Volume and 2024 Supplement)
- 22 BY repealing and reenacting, with amendments,
23 Article – Labor and Employment
24 Section 3–708, 3–714, 3–803(b), 8–906, 8–1001(c)(1)(iii), 8.3–101(g) and (m),
25 8.3–302(4) and (5), 8.3–403(c)(2)(ii) and (vi)1., 8.3–701(a)(1)(iv) and (v),
26 8.3–702(d), and 11–503(b)(6) and (7)
27 Annotated Code of Maryland
28 (2016 Replacement Volume and 2024 Supplement)
- 29 BY repealing
30 Article – Labor and Employment
31 Section 8.3–101(p)
32 Annotated Code of Maryland
33 (2016 Replacement Volume and 2024 Supplement)
- 34 BY repealing and reenacting, with amendments,
35 Article – State Finance and Procurement
36 Section 6–226(a)(2)(ii)83. and 14–601(b)
37 Annotated Code of Maryland
38 (2021 Replacement Volume and 2024 Supplement)
- 39 BY repealing and reenacting, without amendments,

Article – State Finance and Procurement
Section 14–601(a)
Annotated Code of Maryland
(2021 Replacement Volume and 2024 Supplement)

BY repealing and reenacting, with amendments,
Article – State Government
Section 9–901
Annotated Code of Maryland
(2021 Replacement Volume and 2024 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,
That the Laws of Maryland read as follows:

Article – Business Occupations and Professions

1–101.

(a) In this article the following words have the meanings indicated.

**(A–1) “ACTIVE DUTY” HAS THE MEANING STATED IN § 9–901 OF THE STATE
GOVERNMENT ARTICLE.**

7–101.

(a) In this title the following words have the meanings indicated.

**(F) “UNIFORMED SERVICES” HAS THE MEANING STATED IN § 9–901 OF THE
STATE GOVERNMENT ARTICLE.**

7–308.

(c) (1) Before a license expires, the licensee periodically may renew it for an
additional 2–year term, if the licensee:

(i) otherwise is entitled to be licensed;

(ii) except as provided in subsection (d) of this section, pays to the
Board a renewal fee of \$100; and

(iii) submits to the Board a renewal application on the form that the
Board provides.

(d) A licensee serving on active duty in the [armed forces of the United States]
UNIFORMED SERVICES is exempt from the renewal fee required by this section.

Article – Business Regulation

1–101.

(a) In this article the following words have the meanings indicated.

(A–1) “ACTIVE SERVICE MEMBER” HAS THE MEANING STATED IN § 9–901 OF THE STATE GOVERNMENT ARTICLE.

(J) “UNIFORMED SERVICES” HAS THE MEANING STATED IN § 9–901 OF THE STATE GOVERNMENT ARTICLE.

(K) “VETERAN” HAS THE MEANING STATED IN § 9–901 OF THE STATE GOVERNMENT ARTICLE.

2.5–101.

(a) In this title the following words have the meanings indicated.

(B) (1) “ELIGIBLE SPOUSE” MEANS THE SPOUSE OF AN ACTIVE SERVICE MEMBER OR AN ELIGIBLE VETERAN.

(2) “ELIGIBLE SPOUSE” INCLUDES THE SURVIVING SPOUSE OF:

(I) AN ELIGIBLE VETERAN; OR

(II) AN ACTIVE SERVICE MEMBER WHO DIED BEFORE THE DATE ON WHICH THE APPLICATION FOR A LICENSE IS SUBMITTED.

(C) “ELIGIBLE VETERAN” MEANS A VETERAN WHO WAS DISCHARGED FROM ACTIVE DUTY BEFORE THE DATE ON WHICH THE APPLICATION FOR A LICENSE IS SUBMITTED.

[(b)] (D) (1) “License” means any grant of authority to an individual to practice an occupation or profession.

(2) “License” includes a certificate, permit, or registration.

[(c) (1) “Military spouse” means the spouse of a service member or veteran.

(2) “Military spouse” includes a surviving spouse of:

(i) a veteran; or

(ii) a service member who died before the date on which the application for a license is submitted.

(d) “Service member” means an individual who is an active duty member of:

(1) the armed forces of the United States;

(2) a reserve component of the armed forces of the United States; or

(3) the National Guard of any state.]

(e) “Unit” means a unit in the Department that is authorized to issue a license.

[(f) “Veteran” means a former service member who was discharged from active duty under circumstances other than dishonorable before the date on which the application for a license is submitted.]

2.5–103.

A unit may allow an individual licensee who is [a] **AN ACTIVE SERVICE** member [of an armed force] deployed outside the State to:

(1) renew the license after the expiration of the renewal period without payment of a penalty or reinstatement fee if the late renewal is a direct result of the deployment; and

(2) complete any continuing education or continuing competency requirements for renewal within a reasonable time after renewing the license.

2.5–104.

(a) In calculating an individual’s years of practice in an occupation or a profession, each unit shall give credit to the individual for all relevant experience as [a] **AN ACTIVE** service member.

(b) Each unit shall credit any training and education provided by the [military] **UNIFORMED SERVICES** and completed by [a] **AN ACTIVE** service member toward any training or education requirements for licensure if the training or education is determined by the unit to be:

(1) substantially equivalent to the training or education required by the unit; and

(2) not otherwise contrary to any other licensing requirement.

2.5–105.

(a) (1) Each unit shall issue an expedited license to [a] AN ACTIVE service member, ELIGIBLE veteran, or [military] ELIGIBLE spouse who meets the requirements of this section.

(2) If [a] AN ACTIVE service member, ELIGIBLE veteran, or [military] ELIGIBLE spouse meets the requirements for licensure, a unit shall issue the license within 60 days after receiving a completed application.

(b) An application for a license shall include the following, in the form and manner required by the unit:

(1) proof that the applicant is [a] AN ACTIVE service member, ELIGIBLE veteran, or [military] ELIGIBLE spouse;

(2) proof that:

(i) the applicant has held a valid license in good standing issued in another state for at least 1 year; and

(ii) each valid license held by the applicant issued in another state is in good standing;

(3) if the applicant is [a] AN ACTIVE service member or ELIGIBLE veteran, proof that the applicant is assigned to a duty station in the State or has established legal residence in the State;

(4) if the applicant is a [military] ELIGIBLE spouse, proof that the applicant's spouse is assigned to a duty station in the State or has established legal residence in the State;

2.5–106.

(a) Subject to subsections (b) and (c) of this section, a unit may issue a temporary license to [a] AN ACTIVE service member, ELIGIBLE veteran, or [military] ELIGIBLE spouse who has held a valid license in good standing issued in another state for less than 1 year, provided that each valid license held by the ACTIVE service member, ELIGIBLE veteran, or [military] ELIGIBLE spouse is in good standing.

(b) A temporary license issued under this section authorizes the ACTIVE service member, ELIGIBLE veteran, or [military] ELIGIBLE spouse, for a limited period of time, as determined by the unit, to perform services regulated by the unit while the ACTIVE service member, ELIGIBLE veteran, or [military] ELIGIBLE spouse completes additional requirements for licensure in this State.

5–803.

(a) (1) In this section the following words have the meanings indicated.

[(4) “Veteran” has the meaning stated in § 9–901 of the State Government Article.]

[(5)] (4) “Veterans service organization” means an association or other entity organized for the benefit of veterans that has been recognized by the U.S. Department of Veterans Affairs or chartered by Congress and any employee or representative of the association or entity.

12–302.

(a) In addition to any other information required by the Secretary, the records of a dealer shall include:

(4) for each individual from whom the dealer acquires a precious metal object:

(ii) identification information about the individual that:

1. positively identifies the individual from at least 2 forms of identification, which may include an age of majority card, [military] **UNIFORMED SERVICES** identification, or passport; and

15–204.

(b) An innkeeper may require each guest at a lodging establishment to register and may require the guest to produce:

(2) a valid [military] **UNIFORMED SERVICES** identification card;

19–207.

(a) A person may not falsely impersonate an officer or member of a [military] **UNIFORMED SERVICES** or patriotic organization, grand or subordinate lodge, or fraternal or sororal society that is chartered or has grand or subordinate lodges in the State.

(b) (1) Subject to paragraph (2) of this subsection, a person may not wear, or use to obtain aid, assistance, or personal or social recognition from a person in the State, the insignia of a [military] **UNIFORMED SERVICES** or patriotic organization, or a lodge or fraternal society that is chartered or has grand or subordinate lodges in the State, unless the person is entitled to use or wear the insignia under the constitution, bylaws, or rules of the organization, lodge, or society.

[19–501.

1 In this subtitle, “soldier” means:

2 (1) an active duty member of the armed forces of the United States,
3 including the Army, Marine Corps, Navy, Air Force, Space Force, Coast Guard, National
4 Guard, Reserve forces, and any other standard United States military agency; or

5 (2) a federal active duty member of the State National Guard or Reserve
6 force.]

7 [19–502.] **19–501.**

8 This subtitle does not apply to:

9 (1) the use of [a soldier’s] **AN ACTIVE SERVICE MEMBER’S** name, portrait,
10 picture, or image in an attempt to portray, describe, or impersonate that [soldier] **ACTIVE**
11 **SERVICE MEMBER** in a live performance, single and original work of fine art, play, book,
12 article, film, musical work, radio or television programming, or other audio or audiovisual
13 work, if the performance, fine art, play, book, article, film, musical work, radio or television
14 programming, or other audio or audiovisual work does not constitute a commercial
15 advertisement for any product, good, ware, or merchandise;

16 (2) the use of [a soldier’s] **AN ACTIVE SERVICE MEMBER’S** name, portrait,
17 picture, or image for noncommercial purposes, including any news, public affairs, or sports
18 broadcast or account;

19 (3) the use of [a soldier’s] **AN ACTIVE SERVICE MEMBER’S** name in
20 truthfully identifying the [soldier] **ACTIVE SERVICE MEMBER** as the author of a particular
21 work or program or as the performer in a particular performance;

22 (4) any promotional materials, advertisements, or commercial
23 announcements for a use described in item (1), (2), or (3) of this section;

24 (5) unless the exhibition is continued by the professional photographer
25 after written notice objecting to the exhibition by a person with the authority to grant
26 consent for use under § 19–503 of this subtitle, the use of photographs, video recordings,
27 and images by a person practicing professional photography to exhibit, in or about the
28 professional photographer’s place of business or portfolio, samples of the professional
29 photographer’s work;

30 (6) the use of [a soldier’s] **AN ACTIVE SERVICE MEMBER’S** picture,
31 portrait, or image that is not facially identifiable; and

32 (7) a photograph of a monument or a memorial that is placed on any
33 product, good, ware, or merchandise.

1 [19-503.] **19-502.**

2 A person may not knowingly use the name, portrait, picture, or image of [a soldier]
3 **AN ACTIVE SERVICE MEMBER** killed in the line of duty within the previous 50 years in
4 advertising for the sale of a product, good, ware, merchandise, or service, for the purpose of
5 gaining a commercial advantage, without obtaining prior consent for use from the [soldier]
6 **ACTIVE SERVICE MEMBER** or the surviving spouse, the personal representative, or the
7 majority of the heirs of the deceased [soldier] **ACTIVE SERVICE MEMBER.**

8 [19-504.] **19-503.**

9 A person who violates [§ 19-503] **§ 19-502** of this subtitle is guilty of a misdemeanor
10 and on conviction is subject to a fine not exceeding \$2,500 or imprisonment not exceeding
11 1 year or both.

12 **Article – Commercial Law**

13 14-1201.

14 (a) In this subtitle the following words have the meanings indicated.

15 **(F-1) “ELIGIBLE SERVICE MEMBER” MEANS AN INDIVIDUAL WHO:**

16 **(1) IS AN ACTIVE SERVICE MEMBER, AS DEFINED IN § 9-901 OF THE**
17 **STATE GOVERNMENT ARTICLE; AND**

18 **(2) IS ASSIGNED TO SERVICE AWAY FROM THE USUAL STATION OF**
19 **DUTY OF THE INDIVIDUAL.**

20 [(n) “Service member” means an individual in military service who:

21 (1) (i) Is on active duty as defined in Section 101(d)(1) of Title 10 of the
22 United States Code; or

23 (ii) Is a reservist performing duty under a call or order to active duty
24 under Section 101(a)(13) of Title 10 of the United States Code; and

25 (2) Is assigned to service away from the usual duty station of the
26 individual.]

27 [(o)] **(N) “State correctional facility” has the meaning stated in § 1-101 of the**
28 **Correctional Services Article.**

29 14-1212.2.

(a) (1) In this section the following words have the meanings indicated.

(2) “Protected consumer” means an individual who is:

(i) Under the age of 16 years;

(ii) An incapacitated person or a protected person for whom a guardian or conservator has been appointed in accordance with Title 13 of the Estates and Trusts Article;

(iii) 85 years old or older;

(iv) [A] AN ELIGIBLE service member; or

(v) An incarcerated person in a State correctional facility.

Article – Economic Development

Subtitle 10. [Military] **UNIFORMED SERVICES** Personnel and Veteran–Owned Small Business No–Interest Loan Program.

5–1001.

(a) In this subtitle the following words have the meanings indicated.

(B) “ACTIVE DUTY” HAS THE MEANING STATED IN § 9–901 OF THE STATE GOVERNMENT ARTICLE.

[(b)] (C) “Fund” means the [Military] **UNIFORMED SERVICES** Personnel and Veteran–Owned Small Business No–Interest Loan Fund established under § 5–1006 of this subtitle.

(D) “RESERVE COMPONENT” HAS THE MEANING STATED IN § 9–901 OF THE STATE GOVERNMENT ARTICLE.

[(c)] (E) “Service–disabled veteran” means a veteran with a disability that is service–connected, as defined in 38 U.S.C. § 101(16).

[(d)] (F) (1) “Small business employer” means an employer who employed an average of 50 or fewer employees on business days during the calendar year preceding the determination of eligibility for a loan under this subtitle.

(2) For purposes of paragraph (1) of this subsection, all persons treated as a single employer under § 414(b), (c), (m), or (o) of the Internal Revenue Code shall be treated as a single employer under this subtitle.

(G) “UNIFORMED SERVICES” HAS THE MEANING STATED IN § 9-901 OF THE STATE GOVERNMENT ARTICLE.

(H) “VETERAN” HAS THE MEANING STATED IN § 9-901 OF THE STATE GOVERNMENT ARTICLE.

[(e)] (I) “Veteran-owned small business” means a small business that is at least 51% owned by a veteran [as defined in 38 U.S.C. § 101(2)].

5-1002.

(a) Subject to the availability of funds, the Department, in consultation with the Department of Veterans and Military Families, shall establish a program to provide no-interest loans under this subtitle to:

(1) small business employers of [military reservists and National Guard personnel] **RESERVE COMPONENT MEMBERS** who are called to active duty;

(2) businesses owned by [military reservists and National Guard personnel] **RESERVE COMPONENT MEMBERS** who are called to active duty;

(b) If the availability of funds is limited, in making loans under this subtitle, the Department, in consultation with the Department of Veterans and Military Families, shall give priority to the businesses described in subsection (a)(2) and (3) of this section.

(c) In making loans under this subtitle, the Department, in consultation with the Department of Veterans and Military Families, shall take into consideration how to maximize the number of veterans[, military reservists, and National Guard personnel] **AND RESERVE COMPONENT MEMBERS** who would benefit from loans made under this subtitle.

5-1003.

Loans shall be made under this subtitle for the purposes of:

(1) providing financial support to:

(i) a business owned by a [military reservist or National Guard member] **RESERVE COMPONENT MEMBER** who is called to active duty; or

(ii) a small business employer of a [military reservist or National Guard member] **RESERVE COMPONENT MEMBER** who is called to active duty;

5-1006.

(a) There is a [Military] **UNIFORMED SERVICES** Personnel and Veteran–Owned Small Business No–Interest Loan Fund.

6–301.

(a) In this subtitle the following words have the meanings indicated.

(e) “Qualified veteran employee” means an individual who:

(1) is [honorably discharged or released under honorable circumstances from active military, naval, or air service as defined in 38 U.S.C. § 101] **A VETERAN, AS DEFINED IN § 9–901 OF THE STATE GOVERNMENT ARTICLE**; and

(2) is a qualified veteran as defined under § 51(d)(3)(A) of the Internal Revenue Code for purposes of the federal Work Opportunity Tax Credit.

Article – Financial Institutions

1–101.

(a) In this article, unless the context clearly requires otherwise, the following words have the meanings indicated.

(Y) “UNIFORMED SERVICES” HAS THE MEANING STATED IN § 9–901 OF THE STATE GOVERNMENT ARTICLE.

11–612.2.

(a) (1) In this section the following words have the meanings indicated.

(2) “ACTIVE SERVICE MEMBER” HAS THE MEANING STATED IN § 9–901 OF THE STATE GOVERNMENT ARTICLE.

[(2)] (3) (i) [“Military] “ELIGIBLE spouse” means the spouse of [a] AN ACTIVE service member or ELIGIBLE veteran.

(ii) [“Military] **“ELIGIBLE spouse”** includes a surviving spouse of:

1. [A] **AN ELIGIBLE** veteran; or

2. [A] **AN ACTIVE** service member who died within 1 year before the date on which the license application, renewal, or change of status is submitted.

(4) (I) “ELIGIBLE VETERAN” MEANS A VETERAN WHO WAS DISCHARGED FROM ACTIVE DUTY WITHIN 1 YEAR BEFORE THE DATE ON WHICH THE LICENSE APPLICATION, RENEWAL, OR CHANGE OF STATUS IS SUBMITTED.

(II) “ELIGIBLE VETERAN” DOES NOT INCLUDE A VETERAN WHO HAS BEEN DISCHARGED FROM ACTIVE DUTY FOR MORE THAN 1 YEAR BEFORE THE LICENSE APPLICATION, RENEWAL, OR CHANGE OF STATUS IS SUBMITTED.

[(3) “Service member” means an individual who is an active duty member of:

(i) The armed forces of the United States;

(ii) A reserve component of the armed forces of the United States; or

(iii) The National Guard of any state.

(4) (i) “Veteran” means a former service member who was discharged from active duty under circumstances other than dishonorable within 1 year before the date on which the license application, renewal, or change of status is submitted.

(ii) “Veteran” does not include an individual who has completed active duty and has been discharged for more than 1 year before the license application, renewal, or change of status is submitted.]

(b) To expedite the renewal or change of status of a license for [a] AN ACTIVE service member, ELIGIBLE veteran, or [military] ELIGIBLE spouse, the Commissioner may waive or suspend any licensing requirements to the extent that the waiver or suspension does not result in the failure to meet the minimum licensing standards set forth in 12 U.S.C. Chapter 51 and the regulations adopted under it.

(c) To expedite the issuance of a license to [a] AN ACTIVE service member, ELIGIBLE veteran, or [military] ELIGIBLE spouse who holds a valid mortgage loan originator license in another state, the Commissioner may waive or suspend any licensing requirements to the extent that the waiver or suspension does not result in the failure to meet the minimum licensing standards set forth in 12 U.S.C. Chapter 51 and the regulations adopted under it.

12–119.

(b) (1) A licensee may not provide check cashing services to a customer unless the customer presents a form of customarily acceptable identification.

(2) Acceptable forms of identification include:

(iv) A valid [military] UNIFORMED SERVICES identification card.

Article – General Provisions

1 **1-101.1.**

2 **“ACTIVE DUTY” HAS THE MEANING STATED IN § 9-901 OF THE STATE**
3 **GOVERNMENT ARTICLE.**

4 **1-101.2.**

5 **“ACTIVE SERVICE MEMBER” HAS THE MEANING STATED IN § 9-901 OF THE**
6 **STATE GOVERNMENT ARTICLE.**

7 **1-103.1.**

8 **“ARMED FORCES” HAS THE MEANING STATED IN § 9-901 OF THE STATE**
9 **GOVERNMENT ARTICLE.**

10 **1-114.1.**

11 **“RESERVE COMPONENT” HAS THE MEANING STATED IN § 9-901 OF THE STATE**
12 **GOVERNMENT ARTICLE.**

13 **1-114.2.**

14 **“SERVICE MEMBER” HAS THE MEANING STATED IN § 9-901 OF THE STATE**
15 **GOVERNMENT ARTICLE.**

16 **1-116.**

17 **“UNIFORMED SERVICES” HAS THE MEANING STATED IN § 9-901 OF THE STATE**
18 **GOVERNMENT ARTICLE.**

19 **1-117.**

20 With respect to any State program of benefits, rights, or privileges applicable to a
21 veteran under this Code, “veteran” includes[, if the individual is eligible under 38 U.S.C. §
22 101, a member of the commissioned corps of:

23 (1) the Public Health Service; or

24 (2) the National Oceanic and Atmospheric Administration or its
25 predecessor, the Coast and Geodetic Survey] **AN INDIVIDUAL WHO MEETS THE**
26 **DEFINITION OF “VETERAN” UNDER § 9-901 OF THE STATE GOVERNMENT ARTICLE.**

27 **Article – Insurance**

1 1-101.

2 (a) In this article the following words have the meanings indicated.

3 (A-1) **“ACTIVE DUTY” HAS THE MEANING STATED IN § 9-901 OF THE STATE**
4 **GOVERNMENT ARTICLE.**

5 (RR-1) **“UNIFORMED SERVICES” HAS THE MEANING STATED IN § 9-901**
6 **OF THE STATE GOVERNMENT ARTICLE.**

7 1-203.1.

8 (a) (1) In this section the following words have the meanings indicated.

9 (3) “Waiver of customer liability” means an optional agreement:

10 (i) between a utility provider and a customer of the utility provider;

11 (ii) that is contained in:

12 1. the agreement under which the utility provider provides
13 services to the customer; or

14 2. a separate agreement between the utility provider and the
15 customer; and

16 (iii) under which the utility provider agrees, in return for a specified
17 charge payable by the customer to the utility provider, to waive all or part of the customer’s
18 liability to the utility provider for incurred charges during a defined period in the event of
19 any of the following qualifying events or conditions involving the customer:

20 1. call to active [military] service **IN THE UNIFORMED**
21 **SERVICES;**

22 8-404.

23 (a) Except as provided in this section, this subtitle and the other insurance laws
24 of the State do not apply to:

25 (6) any association, whether or not a fraternal benefit society:

26 (i) that was organized before 1880;

27 (ii) the members of which are officers or enlisted, regular or reserve,
28 active, retired, or honorably discharged members of the [Armed Forces or the Sea Services
29 of the United States] **UNIFORMED SERVICES;** and

(iii) a principal purpose of which is to provide insurance and other benefits to its members and the dependents or beneficiaries of its members.

10–101.

(a) In this subtitle the following words have the meanings indicated.

(o) (1) “Travel insurance” means insurance coverage for personal risk incident to planned travel, including:

(i) interruption or cancellation of a trip or an event;

(ii) loss of baggage or personal effects;

(iii) damage to accommodations or a rental vehicle;

(iv) sickness, accident, disability, or death occurring during travel, if issued as incidental to the coverage provided by item (i), (ii), (iii), (v), (vi), or (vii) of this paragraph;

(v) emergency evacuation;

(vi) repatriation of remains; and

(vii) any other contractual obligations to indemnify or pay a specified amount to the traveler on determinable contingencies related to travel as the Commissioner approves.

(2) “Travel insurance” does not include a major medical plan that provides comprehensive medical protection for a traveler on a trip lasting 6 months or longer, such as an individual working outside the United States or [military] **UNIFORMED SERVICES** personnel being deployed.

10–111.

(a) A person who applies for a license as a resident insurance producer shall:

(1) in the case of an applicant who is an individual, submit to the Commissioner a uniform application and declare under penalty of refusal, suspension, or revocation of the license that the statements made in the uniform application are true, correct, and complete to the best of the individual’s knowledge and belief;

(2) in the case of an applicant that is a business entity, submit to the Commissioner a uniform business entity application;

(3) pay the applicable fee required by § 2–112 of this article for a license;

(4) file on the form and in the manner that the Commissioner provides:

(i) any trade name to be used by the applicant;

(ii) the business address of the applicant; and

(iii) the name and residence address of each individual who holds a license and does business under the trade name; and

(5) submit to the Commissioner any additional information or documentation that the Commissioner requires, including any information or documentation to determine the professional competence, good character, and trustworthiness of the applicant.

(b) [An applicant who has experience in the armed forces of the United States and qualifies under § 10–104(h)(3) of this subtitle must file an application within 1 year after the date of discharge from the armed forces.

(c)] (1) This subsection does not apply to a motor vehicle rental company that applies for a limited lines license to sell insurance in connection with, and incidental to, the rental of a motor vehicle under Subtitle 6 of this title.

(2) In addition to any other information required on the application, an applicant that is a business entity must:

(i) identify the licensed insurance producer who is designated to act as the business entity's principal contact with the Administration; and

(ii) provide the name and address of each licensed producer employed by the business entity, each individual who has direct control over its fiscal management, and each owner, member, or manager of the business entity and each director of a business entity that is a corporation.

10–116.1.

(f) The Commissioner may waive the reinstatement procedures of this section for an insurance producer who is unable to comply with the renewal and reinstatement procedures due to:

(1) [military] service **IN THE UNIFORMED SERVICES**; or

10–408.1.

(b) (1) The fee for a reinstatement under this section shall be:

(i) the amount charged for a full renewal period for the type of license held by the person seeking the reinstatement; and

(ii) a reinstatement fee of \$100.

(2) The Commissioner may limit the reinstatement fee to the amount of the renewal fee in cases where the reinstatement applicant did not make timely renewal because of [military] service **IN THE UNIFORMED SERVICES**, temporary incapacity, hospitalization, or other hardship.

18–109.

(b) A policy or certificate of long-term care insurance may limit or exclude coverage of:

(8) illness, treatment, or medical conditions arising out of:

(iii) service in the [armed forces] **UNIFORMED SERVICES** or auxiliary units;

20–502.

(c) (1) Except as provided in paragraph (2) of this subsection, this section does not apply to a person to the extent that the person:

(i) leases a covered vehicle that is a private passenger vehicle to an individual who does not meet the requirements of subsection (b) of this section; or

(ii) garages the covered vehicle principally outside of the State.

(2) This section applies to a person described in paragraph (1) of this subsection who is:

(i) a member, on active duty, of the [armed forces of the United States or the United States Public Health Service] **UNIFORMED SERVICES**; or

(ii) a student enrolled in an accredited school, college, or university or serving a medical internship.

27–501.

(o) (1) With respect to private passenger motor vehicle insurance, an insurer may not deny, refuse to renew, or cancel coverage or increase rates for applicants or policyholders who are [military] **UNIFORMED SERVICES** personnel returning from active duty overseas solely because they fail to meet underwriting standards that require continuous coverage unless the failure to maintain continuous coverage existed prior to the applicant's or policyholder's assignment to active duty overseas.

(2) With respect to homeowner's insurance, an insurer may not deny, refuse to renew, or cancel coverage or increase rates for applicants or policyholders who are **[military] UNIFORMED SERVICES** personnel returning from active duty overseas solely because they fail to meet:

(i) underwriting standards that require continuous coverage unless the failure to maintain continuous coverage existed prior to the applicant's or policyholder's assignment to active duty overseas; or

(ii) occupancy requirements if the **[military] UNIFORMED SERVICES** personnel can demonstrate that reasonable steps were taken to maintain and protect the property during the applicant's or policyholder's assignment to active duty overseas.

Article – Labor and Employment

1–101.

(a) In this article the following words have the meanings indicated.

(A–1) “ACTIVE SERVICE MEMBER” HAS THE MEANING STATED IN § 9–901 OF THE STATE GOVERNMENT ARTICLE.

(D–1) “RESERVE COMPONENT” HAS THE MEANING STATED IN § 9–901 OF THE STATE GOVERNMENT ARTICLE.

(D–2) “SERVICE MEMBER” HAS THE MEANING STATED IN § 9–901 OF THE STATE GOVERNMENT ARTICLE.

(F) “UNIFORMED SERVICES” HAS THE MEANING STATED IN § 9–901 OF THE STATE GOVERNMENT ARTICLE.

3–708.

(a) An application for renewal of a license, certificate, permit, or other authorization that an individual is required by law to hold to engage in a profession or trade is considered timely if the application is submitted within 1 year after the end of the individual's active service in the **[armed forces of the United States] UNIFORMED SERVICES**.

(b) An individual applying to work in a trade or profession is entitled to credit toward a period of service as an apprentice in, or in preparation for, the profession or trade if:

(1) the period is required by law for the profession or trade;

(2) the applicant performed work or received training pertaining to the profession or trade while in the [armed forces of the United States] **UNIFORMED SERVICES**; and

(3) the applicant submits evidence of time and nature of the work or training satisfactory to the entity that has approval authority under the law.

(c) This section shall be construed liberally.

3–714.

(a) [(1)] In this section [the following words have the meanings indicated.

(2) “Eligible service member” means a full–time active duty member of any branch of the uniformed services of the United States.

(3) “Eligible veteran” means a veteran of any branch of the uniformed services of the United States who has received an honorable discharge or a certificate of satisfactory completion of service, including:

(i) the National Guard;

(ii) the military reserves;

(iii) the Commissioned Corps of the Public Health Service; and

(iv) the Commissioned Corps of the National Oceanic and Atmospheric Administration], **“VETERAN” HAS THE MEANING STATED IN § 9–901 OF THE STATE GOVERNMENT ARTICLE.**

(b) An employer may grant a preference in hiring and promotion to:

(1) [an eligible] A veteran;

(2) the spouse of [an eligible] A veteran who has a service–connected disability;

(3) the spouse of an [eligible] **ACTIVE** service member; or

(4) the surviving spouse of a deceased [eligible] veteran.

(c) Granting a preference under subsection (b) of this section does not violate any State or local equal employment opportunity law.

3–803.

(b) An employee may take leave from work on the day that an immediate family member of the employee is leaving for, or returning from, active duty outside the United States as a member of the [armed forces of the United States] **UNIFORMED SERVICES**.

8–906.

(a) An individual who otherwise is unemployed may not be considered to be employed because the individual is engaged in inactive duty for training as a member of the National Guard or other reserve component of the [United States armed forces] **UNIFORMED SERVICES**.

(b) An individual who otherwise is available for work as required in § 8–903(a)(1)(ii) of this subtitle may not be considered to be unavailable for work because the individual is engaged in inactive duty for training as a member of the National Guard or other reserve component of the [United States armed forces] **UNIFORMED SERVICES**.

(c) Compensation that an individual receives for participation in inactive duty for training as a member of the National Guard or other reserve component of the [United States armed forces] **UNIFORMED SERVICES** may not be deducted from the weekly benefit amount to which the individual is entitled.

8–1001.

(a) (1) An individual who otherwise is eligible to receive benefits is disqualified from receiving benefits if the Secretary finds that unemployment results from voluntarily leaving work without good cause.

(2) A claimant who is otherwise eligible for benefits from the loss of full-time employment may not be disqualified from the benefits attributable to the full-time employment because the claimant voluntarily quit a part-time employment, if the claimant quit the part-time employment before the loss of the full-time employment.

(c) (1) A circumstance for voluntarily leaving work is valid only if it is:

(iii) caused by the individual leaving employment to follow a spouse if:

1. the spouse:

A. serves in the [United States military] **UNIFORMED SERVICES**; or

B. is a civilian employee of the [military] **UNIFORMED SERVICES** or of a federal agency involved in [military] **UNIFORMED SERVICES** operations; and

2. the spouse's employer requires a mandatory transfer to a new location.

8.3-101.

(a) In this title the following words have the meanings indicated.

(A-1) "ACTIVE DUTY" HAS THE MEANING STATED IN § 9-901 OF THE STATE GOVERNMENT ARTICLE.

(g) "Deployment" means [a] **AN ELIGIBLE** service member acting under official orders who, on any day, is performing service in a training exercise or operation at a location or under circumstances that make it impossible or infeasible for the **ELIGIBLE** service member to spend off-duty time in the housing in which the **ELIGIBLE** service member resides when on garrison duty at the **ELIGIBLE** service member's permanent duty station or homeport.

(G-1) "ELIGIBLE SERVICE MEMBER" MEANS AN ACTIVE SERVICE MEMBER OR FORMER SERVICE MEMBER.

(m) "Qualifying exigency" means any of the following reasons for which leave may be needed by a family member of [a] **AN ELIGIBLE** service member:

(1) because the **ELIGIBLE** service member has received notice of deployment within 7 days before the deployment is to begin;

(2) to attend [military] **UNIFORMED SERVICES** events and related activities including family support programs related to the active duty of the **ELIGIBLE** service member;

(3) to arrange, provide, or attend child care or school activities only when the **ELIGIBLE** service member is on active duty call or active duty status;

(4) to make financial and legal arrangements for the **ELIGIBLE** service member's absence or because of the absence;

(5) to attend counseling that:

(i) is needed due to the active duty or call to active duty status of the **ELIGIBLE** service member; and

(ii) is provided by an individual who is not a licensed health care provider;

(6) to spend up to 15 calendar days with [a] **AN ELIGIBLE** service member who is on short-term temporary rest and recuperation leave during the period of deployment;

(7) to attend postdeployment activities including reintegration services for a period of 90 days immediately following the termination of active status;

(8) to attend to matters related to the death of the **ELIGIBLE** service member while on active duty status;

(9) to arrange for or provide alternative care for a parent of the **ELIGIBLE** service member when the parent is incapable of self-care and the covered active duty or call to active duty necessitates a change; or

(10) because of any other issues that arise out of active duty or a call to active duty that an employer and covered employee agree should be covered.

[(p) "Service member" means an individual who is an active duty or former member of:

(1) the United States armed forces;

(2) a reserve component of the United States armed forces; or

(3) the National Guard of any state.]

8.3-302.

The purpose of the Program is to provide temporary benefits to a covered individual who is taking leave from employment:

(4) to care for [a] **AN ELIGIBLE** service member for whom the covered individual is next of kin; or

(5) because the covered individual has a qualifying exigency arising out of the deployment of [a] **AN ELIGIBLE** service member who is a family member of the covered individual.

8.3-403.

(c) (1) Subject to paragraph (2) of this subsection, a covered individual under § 8.3-302(2), (3), (4), or (5) of this title shall provide certification for a claim for benefits under this title.

(2) A certification for a claim for benefits for a covered individual under § 8.3-302(2), (3), or (4) of this title shall include:

(ii) the date on which the serious health condition of the family member, covered individual, or **ELIGIBLE** service member commenced;

(vi) 1. for a certification for intermittent leave under § 8.3–302(2) or (4) of this title, a statement that the covered individual needs to care for a family member or **ELIGIBLE** service member and the expected frequency and duration of the intermittent leave; or

8.3–701.

(a) (1) Subject to paragraph (2) of this subsection, beginning July 1, 2026, a covered individual taking leave from employment may submit a claim for benefits:

(iv) to care for a service member with a serious health condition resulting from [military] service **IN THE UNIFORMED SERVICES** for whom the covered individual is next of kin; or

(v) to attend to a qualifying exigency arising out of the deployment of [a] **AN ELIGIBLE** service member who is a family member of the covered individual.

8.3–702.

(d) (1) A covered individual may not be required to use or exhaust paid vacation, paid sick leave, or other paid time off under an employer policy before, or while, receiving benefits under this title.

(2) A covered individual and an employer may agree to use paid vacation, paid sick leave, or other paid time off while a covered individual is receiving benefits available under this title to replace the covered individual's wages up to 100% of the covered individual's average weekly wage during the period of leave for which benefits are received under this title.

(3) Notwithstanding paragraph (1) of this subsection, an employer may require that benefit payments under this title be made concurrently, or otherwise coordinated with payments made or leave that is allowed under the terms of a separate employer-provided leave policy due to parental care, family care, or [military] **UNIFORMED SERVICES** leave or under a disability policy.

(4) This subsection may not be construed to reduce any weeks of leave for which benefits may be paid under this title.

11–503.

(a) In this subtitle the definitions set forth in § 3 of the federal Act shall apply; definitions set forth below shall have the meanings indicated.

(b) “Dislocated worker” means an individual who:

(6) is the spouse of [a] **AN ACTIVE SERVICE** member [of the armed forces on active duty, as defined in 10 U.S.C. § 101(d)(1),] and who has experienced a loss of employment as a direct result of relocation to accommodate a permanent change in duty station of the member; or

(7) is the spouse of [a] **AN ACTIVE SERVICE** member [of the armed forces on active duty, as defined in 10 U.S.C. § 101(d)(1),] and who has been providing unpaid services to a family member in the home and is unemployed or underemployed and experiencing difficulty in obtaining or upgrading employment.

Article – State Finance and Procurement

6–226.

(a) (2) (ii) The provisions of subparagraph (i) of this paragraph do not apply to the following funds:

83. the [Military] **UNIFORMED SERVICES** Personnel and Veteran–Owned Small Business No–Interest Loan Fund;

14–601.

(a) In this subtitle the following words have the meanings indicated.

(b) “Veteran” means an individual who is verified [as having served on active duty in the armed forces of the United States, other than for training, and was discharged or released under conditions other than dishonorable] **TO BE A VETERAN, AS DEFINED IN § 9–901 OF THE STATE GOVERNMENT ARTICLE.**

Article – State Government

9–901.

(a) In this subtitle the following words have the meanings indicated.

(B) “ACTIVE DUTY” HAS THE MEANING STATED IN 37 U.S.C. § 101.

(C) “ACTIVE SERVICE MEMBER” MEANS AN INDIVIDUAL WHO IS:

(1) AN ACTIVE DUTY MEMBER OF THE UNIFORMED SERVICES; OR

(2) SERVING IN A RESERVE COMPONENT OF THE UNIFORMED SERVICES ON ACTIVE DUTY ORDERS.

1 **(D) “ARMED FORCES” HAS THE MEANING STATED IN 10 U.S.C. § 101.**

2 **[(b)] (E)** “Board” means the Board of Trustees of the Maryland Veterans Trust.

3 **[(c)] (F)** “Department” means the Department of Veterans and Military
4 Families.

5 **(G) “MILITARY FAMILY” INCLUDES THE SPOUSE AND DEPENDENT**
6 **CHILDREN OF A SERVICE MEMBER OR VETERAN RELATED BY BLOOD, MARRIAGE, OR**
7 **ADOPTION.**

8 **(H) “RESERVE COMPONENT” HAS THE MEANING STATED IN 37 U.S.C. § 101.**

9 **[(d)] (I)** “Secretary” means the Secretary of Veterans and Military Families.

10 **(J) “SERVICE MEMBER” MEANS AN INDIVIDUAL WHO IS A MEMBER OF:**

11 **(1) THE UNIFORMED SERVICES; OR**

12 **(2) A RESERVE COMPONENT OF THE UNIFORMED SERVICES.**

13 **[(e)] (K)** “Trust” means the Maryland Veterans Trust.

14 **(L) “UNIFORMED SERVICES” HAS THE MEANING STATED IN 37 U.S.C. § 101.**

15 **[(f)] (M)** Except as otherwise provided [in this subtitle], “veteran” [means an
16 individual who served on active duty in the armed forces of the United States, other than
17 for training, and was discharged or released under conditions other than dishonorable] **HAS**
18 **THE MEANING STATED IN 38 U.S.C. § 101.**

19 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
20 October 1, 2025.