

SENATE BILL 14

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(PRE-FILED)

6lr0033

CF HB 273

By: Chair, Finance Committee (By Request – Departmental – Maryland Insurance Administration)

Requested: September 16, 2025

Introduced and read first time: January 14, 2026

Assigned to: Finance

A BILL ENTITLED

1 AN ACT concerning

2 **Health Insurance – Small Business Health Options Program (SHOP)**
3 **Enrollment – Effective Dates**

4 FOR the purpose of altering the effective dates of enrollment in a Small Business Health
5 Options Program (SHOP) Exchange plan for individuals who enroll during certain
6 special enrollment periods; and generally relating to the Small Business Health
7 Options Program (SHOP) enrollment.

8 BY repealing and reenacting, without amendments,

9 Article – Insurance

10 Section 15–1208.1(c)

11 Annotated Code of Maryland

12 (2017 Replacement Volume and 2025 Supplement)

13 BY repealing and reenacting, with amendments,

14 Article – Insurance

15 Section 15–1208.1(f)(1)(v) and (g)

16 Annotated Code of Maryland

17 (2017 Replacement Volume and 2025 Supplement)

18 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,

19 That the Laws of Maryland read as follows:

20 **Article – Insurance**

21 15–1208.1.

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



4 (1) an individual who becomes a dependent of the eligible employee
5 through marriage, birth, adoption, placement for adoption, or placement for foster care;

12 (4) at the option of the SHOP Exchange, an enrollee who is the eligible
13 employee or the spouse of the eligible employee, if:

14 (i) the enrollee loses a dependent or is no longer considered to be a
15 dependent due to divorce or legal separation; or

16 (ii) the employee or the employee's dependent dies; and

(5) (i) an eligible employee who becomes pregnant, as confirmed by a health care practitioner; and

(ii) an eligible employee's spouse or dependent who becomes pregnant, as confirmed by a health care practitioner, provided the spouse or dependent is otherwise eligible for coverage.

22 (f) (1) If an eligible employee enrolls any of the individuals described in
23 subsection (c)(1) through (4) of this section during the first 31 days of the special enrollment
24 period, the coverage shall become effective as follows:

25 (v) in the case of a dependent added due to a child support order or
26 any other court order:

32 A.], the first day of the month following receipt of the plan
33 selection[if the plan selection is received between the first and fifteenth day, inclusive, of
34 the month; and

4 (g) If the SHOP Exchange [permits] ALLOWS the special enrollment periods
5 described in subsection (c)(4) of this section, the coverage shall become effective as follows:

6 (1) for special enrollment periods in the SHOP Exchange due to death of
7 the employee or dependent[:]

8 (i)], the first day of the month following plan selection; [or

9 (ii) if the SHOP Exchange permits the eligible employee to select an
10 effective date based on the date the plan selection is received by the SHOP Exchange:

(2) for special enrollment periods in the SHOP Exchange due to divorce or legal separation, if the plan selection is received by the SHOP Exchange:

23 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
24 October 1, 2026.