

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.



(c) All small employer health benefit plans shall provide a special enrollment period during which the following individuals may be enrolled under the health benefit plan:

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

(2) an eligible employee who acquires a new dependent through marriage, birth, adoption, placement for adoption, placement for foster care, or through a child support order or other court order;

(3) the spouse of an eligible employee at the birth or adoption of a child, placement of a child for foster care, or through a child support order or other court order, provided the spouse is otherwise eligible for coverage;

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

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

(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.

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

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

1. the date the child support order or other court order is effective; or

2. for SHOP Exchange plans, if **ALLOWED BY** the SHOP Exchange [permits] **AND SELECTED BY** the eligible employee [to select an effective date based on the date the plan selection is received by the SHOP Exchange:

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

1 B. the first day of the second month following receipt of the
2 plan selection, if the plan selection is received between the sixteenth and the last day,
3 inclusive, of the month].

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:

11 1. the first day of the month following receipt of the plan
12 selection, if the plan selection is received between the first and fifteenth day, inclusive, of
13 the month; and

14 2. the first day of the second month following receipt of the
15 plan selection, if the plan selection is received between the sixteenth and the last day,
16 inclusive, of the month;] and

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

19 (i) between the first and fifteenth day, inclusive, of the month,] the
20 first day of the month following receipt of the plan selection[; and

21 (ii) between the sixteenth and the last day, inclusive, of the month,
22 the first day of the second month following receipt of the plan selection].

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