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# TESTIMONY OF THE MARYLAND INSURANCE ADMINISTRATION BEFORE THE SENATE FINANCE COMMITTEE

**JANUARY 15, 2020** 

### SENATE BILL 98 – HEALTH INSURANCE - – TECHNICAL CORRECTION AND REQUIRED CONFORMITY WITH FEDERAL LAW

### **POSITION: SUPPORT**

Thank you for the opportunity to provide written comments regarding Senate Bill 98. Senate Bill 98 amends § 15-1208.2 of the Insurance Article to conform to the recent changes in federal regulations promulgated in the 2020 HHS Notice of Benefit and Payment Parameters Final Rule.

Specifically, Senate Bill 98 modifies the types of coverage that may satisfy the prior coverage requirement for the permanent move special enrollment period by including the coverage types described in paragraphs (d)(1)(iii) and (iv) of 45 CFR 155.420, such as pregnancy Medicaid, CHIP unborn child, and Medically Needy Medicaid, in addition to minimum essential coverage (MEC) described in 26 CFR 1.5000A-1(b). This clarification is necessary to ensure consistency across special enrollment periods for the types of coverage that qualify an individual for a special enrollment period.

The Maryland Insurance Administration supports Senate Bill 98 and urges the Committee to give Senate Bill 98 a favorable report.

## MayorBaltimoreCity\_FAV\_SB98 Uploaded by: Young, Mayor Jack Position: FAV



## BERNARD C. "JACK" YOUNG MAYOR

Office of Government Relations 88 State Circle Annapolis, Maryland 21401

SB 98

January 15, 2020

**TO:** Members of the Senate Finance Committee

FROM: Nicholas Blendy, Deputy Director, Mayor's Office of Government

Relations

**RE:** Senate Bill 98 – Health Insurance - Technical Correction and Required

Conformity With Federal Law

POSITION: SUPPORT

Chair Kelley, Vice-Chair Feldman, and Members of the Committee, please be advised that the Baltimore City Administration **supports** Senate Bill (SB) 98. SB 98 conforms state law to federal law by providing for additional open enrollment periods for those who made "a permanent move and who had coverage for prenatal care or services or had medically needy coverage."

Access to health care is a critical component of ensuring positive health outcomes for Baltimore City residents. Health insurance often poses a barrier to entry for residents seeking health care, with a lack of insurance often putting access to high-quality care out of reach of residents in need. By conforming state law to federal law under this bill, fewer residents will face lapses in coverage and resulting challenges accessing care.

We respectfully request a favorable report on Senate Bill 98.

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