

# **SB0059\_FAV\_MedChi\_MHBE - Small Emp. - Special Enro**

Uploaded by: Danna Kauffman

Position: FAV



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*The Maryland State Medical Society*

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[www.medchi.org](http://www.medchi.org)

TO: The Honorable Melony Griffith, Chair  
Members, Senate Finance Committee  
The Honorable Katie Fry Hester

FROM: Danna L. Kauffman  
Pamela Metz Kasemeyer  
J. Steven Wise  
Andrew G. Vetter  
Christine K. Krone  
410-244-7000

DATE: February 1, 2023

RE: **SUPPORT** – Senate Bill 59 – *Maryland Health Benefit Exchange – Small Employers – Special Enrollment Period and Marketing*

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The Maryland State Medical Society (MedChi), the largest physician organization in Maryland, **supports** Senate Bill 59: *Maryland Health Benefit Exchange – Small Employers – Special Enrollment Period and Marketing*. This bill temporarily increases funding for the operations of the Exchange from \$32 million to \$37 million for the period between Fiscal Years 2025-2029 and allows, during that same time, \$5 million of it to be for marketing efforts to small employers. The bill also establishes a special enrollment period for individuals who become employed by a small employer that does not have an employer-sponsored health plan.

During the 2022 Session, the General Assembly passed, and Senate Bill 632 was enacted, which required the Maryland Health Benefit Exchange (MHBE) to convene a workgroup to study and make recommendations regarding, among other things, the health insurance coverage needs of small employers, nonprofit employers, and their employees. As part of that report, the workgroup recommended that the General Assembly allocate additional funding for a set period of time for MHBE to invest in training, marketing, and outreach to educate small employers and their employees on their health insurance options.

MedChi supports the goal of Senate Bill 59, which is to ensure that individuals have access to health care insurance during all stages of employment. Access to health insurance is key to ensuring that individuals can continue to comply with treatment plans and seek necessary primary care before it becomes emergent. Working to educate and market information to small employers to ensure access to health insurance furthers the State's population goals, especially the early detection and intervention of diabetes. As such, we urge a favorable vote.

# **SB 59\_Written Testimony\_Favorable\_MdPHA.1.30.23.do**

Uploaded by: Ilona Kabara

Position: FAV



**Mission:** To improve public health in Maryland through education and advocacy **Vision:** Healthy Marylanders living in Healthy Communities

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**TESTIMONY IN SUPPORT OF SENATE BILL 59**  
**Maryland Health Benefit Exchange – Small Employers – Special Enrollment**  
**Period and Marketing**  
**Before the Senate Finance Committee**  
**By: Maryland Public Health Association (MdPHA)**  
**February 1, 2023**

Chair Griffith and Members of the Senate Finance Committee, thank you for this opportunity to testify in support of Senate Bill 59. This bill would invest \$5 million/year into a five-year outreach program to help small employers and their employees get connected with health coverage. This outreach would include education and training regarding existing coverage options, including enrolling in coverage through Maryland Health Connection, the state's online insurance marketplace, as well as options for employer-sponsored plans both on- and off-exchange.

Such a marketing and outreach program would both help to reduce the overall uninsured rate in the state and support Maryland's small employers by ensuring that their employees have the coverage they need to remain healthy and productive. In addition to helping employees stay healthy, health coverage also helps make employment opportunities more attractive to job seekers which is important in the current economic climate. Small businesses are more likely than large businesses to be owned by people of color and Maryland has the highest rate per-capita of businesses owned by people of color in the nation.<sup>1</sup> Providing better opportunities for small businesses and nonprofits to help their employees connect with health coverage will improve health equity. We urge a favorable report for SB 59.

*The Maryland Public Health Association (MdPHA) is a nonprofit, statewide organization of public health professionals dedicated to improving the lives of all Marylanders through education, advocacy, and collaboration. We support public policies consistent with our vision of healthy Marylanders living in healthy, equitable, communities. MdPHA is the state affiliate of the American Public Health Association, a nearly 145-year-old professional organization dedicated to improving population health and reducing the health disparities that plague our state and our nation.*

**Maryland Public Health Association (MdPHA)**  
**PO Box 7045 · 6801 Oak Hall Ln · Columbia, MD 21045-9998**  
**GetInfo@MdPHA.org [www.mdpha.org](http://www.mdpha.org) 443.475.0242**

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<sup>1</sup> Mirabella, L. The Baltimore Sun. "Maryland ranks No. 1 in U.S. for Minority and women businesses ownership, study finds." April 18, 2018. <https://www.baltimoresun.com/business/bs-bz-minority-owned-business-maryland-20180418-story.html>

## **SB 59 - Special Enrollment Period and Marketing -**

Uploaded by: Jake Whitaker

Position: FAV



Maryland  
Hospital Association

**Senate Bill 59 - Maryland Health Benefit Exchange – Small Employers – Special Enrollment Period and Marketing**

**Position: *Support***

February 1, 2023

Senate Finance Committee

**MHA Position**

On behalf of the Maryland Hospital Association's (MHA) 60 member hospitals and health systems, we appreciate the opportunity to comment in support of Senate Bill 59. Broad based, affordable, and comprehensive health insurance is integral to hospitals' ability to deliver high-quality care. It also is key to the state's success under the Total Cost of Care Model, which holds hospitals accountable for whole-person care, including population health.

This bill would create a special enrollment period for new employees working for small businesses that do not offer employer-sponsored health plans. Under this bill, new employees would have 60 days, beginning on their first day of employment, to enroll in individual health plans offered through Maryland Health Connection, the state's online health insurance marketplace. People typically are limited to enrolling in individual health plans during the annual open enrollment period. SB 59 would allow new employees to obtain critical health coverage when their employment begins outside the open enrollment period.

SB 59 would also invest \$5 million a year into a five-year outreach program to help small employers and their employees identify and enroll in individual health plans offered through Maryland Health Connection. This program would help reduce the overall uninsured rate in the state and support Maryland's small employers by ensuring employees have the coverage they need to remain healthy and productive.

Maryland hospitals are strong proponents of the state's efforts to expand health care coverage, including Medicaid expansion and subsidized individual and small group health plans through Maryland Health Connection.

For these reasons, we request a *favorable* report on SB 59.

For more information, please contact:

Jake Whitaker, Director, Government Affairs

Jwhitaker@mhaonline.org

# **SB59\_FAV\_Jamal Lee.pdf**

Uploaded by: Jamal Lee

Position: FAV

TESTIMONY IN FAVOR OF SENATE BILL 59  
Before the Senate Finance Committee  
By Jamal Lee, Executive Director of Breasia Productions  
February 1, 2023

My name is Jamal Lee and I own a small business in Laurel Maryland. Offering health coverage to my employees is one of my top priorities. Thank you to the Finance Committee for your leadership last year in passing legislation to create a workgroup on how to best help small businesses and their employees access health coverage. I was proud to serve on that workgroup. As we met to carry out our charge, changes in federal law resulted in our recommendation that Maryland invest in an outreach program to small businesses and their employees. SB59 builds on the workgroup's recommendation by creating a five-year outreach program that would include education and training regarding existing coverage options. Our people perish from the lack of knowledge; too many small businesses in Maryland are unaware of the choices available to them under the Maryland Health Connection for Small Business Program, and too many employees are unaware of the financial help available to them in the individual market. This outreach program would help bridge that gap in knowledge and ensure that our workers are healthy and focused on producing great products in America. As a small business owner building Maryland and contributing to the growth of our country I am hopeful that you will provide a favorable report to Senate Bill 59.

Thank you for your consideration.



# **Testimony-Support-SB59 Small business - UULM-MD Be**

Uploaded by: Karen Clark

Position: FAV



# Unitarian Universalist Legislative Ministry of Maryland

*Shared Voices for Liberal Religious Values in Maryland*

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## Support for SB 59

Maryland Health Benefit Exchange – Small Employers – Special Enrollment Period and Marketing  
Senate Finance Committee  
February 1, 2023 at 2:30 p.m.

I am Betty McGarvie Crowley from Silver Spring representing the Unitarian Universalist Legislative Ministry of Maryland (UULM-MD). We are an advocacy organization, with members in 23 UU congregations throughout the state. Since its founding in 2005, health care issues have been a priority and we are an active member of the Health Care for All Coalition.

UULM-MD supports SB 59 to provide \$5 million/year for five years of outreach, marketing and programs to facilitate small employers (less than 50 employees) and employees who do not have employer-sponsored health benefits to enroll in coverage for health insurance. SB 59 would require the Maryland Health Benefit Exchange to open a special enrollment period for individuals who become employed by a small employer that does not offer employer-sponsored health benefit plans for the employees and their dependents.

SB 59 is important to UULM-MD as it addresses the impacts of policies that have historically affected marginalized communities and people of color. In Maryland small businesses and small nonprofits are less likely to offer health coverage than large employers. Only 37% of small employers offer health coverage to their employees compared to 95% of large employers in Maryland.<sup>1</sup> In addition, small businesses are more likely than large businesses to be owned by people of color.<sup>2</sup> Many small nonprofits address the needs of people of color and who are marginalized and have employees of color and from marginalized communities. Health inequities by race and ethnicity were apparent by the COVID-19 pandemic. Providing better opportunities for small businesses and nonprofits to provide health coverage will improve health equity. Health coverage helps make employment opportunities in small businesses more attractive to job seekers.

SB 59 will help Maryland move closer to achieving equity in health coverage access and help small businesses in MD attract employees, keep the workforce healthy and reduce the uninsured rates.

We urge a favorable report of SB 59.

Thank you.

<sup>1</sup> Agency for Health Quality and Research. Table II.A.2 Percent of private-sector establishments that offer health insurance by firm size and State: United States, 2020. [https://meps.ahrq.gov/mepsweb/data\\_stats/summ\\_tables/insr/state/series\\_2/2020/tia2.pdf](https://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_2/2020/tia2.pdf) (Accessed November 23, 2021)

<sup>2</sup> Mirabella, L. The Baltimore Sun. "Maryland ranks No. 1 in U.S. for Minority and women businesses ownership, study finds." April 18, 2018. <https://www.baltimoresun.com/business/bs-bz-minority-owned-business-maryland-20180418-story.html>

## **SB 0059 - Favorable.pdf**

Uploaded by: Kenneth Phelps, Jr.

Position: FAV



**TESTIMONY IN SUPPORT OF SB0059**

**Maryland Health Benefit Exchange – Small Employers – Special Enrollment  
Period and Marketing**

**FAVORABLE**

**DATE: January 27, 2023**

**TO:** Senator Melony Griffith, Chair. Senator Katherine Klausmeier and members of the Senate Finance Committee

**FROM:** Ms. Lynn Mortoro, Maryland Episcopal Public Policy Network

**DATE:** January 27, 2023

Chair Griffith and Members of the Senate Finance Committee, thank you for this opportunity to testify in support of Senate Bill 59.

The Episcopal Church supports comprehensive health care and recognizes the need for universal and equitable access for all. General Convention urges Episcopalians to advocate for adequate health care, along with nutrition and housing, as human rights that should be provided to all those residing in our nation, including veterans. This advocacy on a number of healthcare policy asks is viewed as a Church ministry and as a way to promote healthy American communities.

This bill would invest \$5 million/year into a five-year outreach program to help small employers and their employees get connected with health coverage. This outreach would include education and training regarding existing coverage options, including enrolling in coverage through Maryland Health Connection, the state's online insurance marketplace, as well as options for employer-sponsored plans both on- and off- exchange. Such a marketing and outreach program would both help to reduce the overall uninsured rate in the state and support Maryland's small employers by ensuring that their employees have the coverage they need to remain healthy and productive. In addition to helping employees stay healthy, health coverage also helps make employment opportunities more attractive to job seekers which is important in the current economic climate. Small businesses are more likely than large businesses to be owned by people of color and Maryland has the highest rate per-capita of businesses owned by people of color in the nation. Providing better opportunities for small businesses and nonprofits to help their employees connect with health coverage will improve health equity.

**The Diocese of Maryland requests a Favorable report**

# **MD Small group health insurance testimony .pdf**

Uploaded by: Lauren Edwards

Position: FAV

TESTIMONY IN SUPPORT OF SENATE BILL 59

Maryland Health Benefit Exchange – Small Employers – Special Enrollment Period and Marketing

Before the Senate Finance Committee

By Lauren Edwards on behalf of The Leukemia and Lymphoma Society

February 1, 2023

Chair Griffith and Members of the Senate Finance Committee, thank you for this opportunity to testify in support of Senate Bill 59. This bill would invest \$5 million/year into a five-year outreach program to help small employers and their employees get connected with health coverage. This outreach would include education and training regarding existing coverage options, including enrolling in coverage through Maryland Health Connection, the state's online insurance marketplace, as well as options for employer-sponsored plans both on- and off- exchange. Such a marketing and outreach program would both help to reduce the overall uninsured rate in the state and support Maryland's small employers by ensuring that their employees have the coverage they need to remain healthy and productive. In addition to helping employees stay healthy, health coverage also helps make employment opportunities more attractive to job seekers which is important in the current economic climate. Small businesses are more likely than large businesses to be owned by people of color and Maryland has the highest rate per-capita of businesses owned by people of color in the nation. Providing better opportunities for small businesses and nonprofits to help their employees connect with health coverage will improve health equity. We urge a favorable report for SB 59.



# **sb59- small business, MD exchange, FIN 2-1-2023.pd**

Uploaded by: Lee Hudson

Position: FAV





**Delaware-Maryland Synod**  
**Evangelical Lutheran Church in America**  
God's work. Our hands.

Testimony prepared for the  
**Finance Committee**  
on  
**Senate Bill 59**  
February 1, 2023  
Position: **Favorable**

Madam Chair, members of the Committee, thank you for the opportunity to support access to health care in Maryland. I am Lee Hudson, assistant to the bishop for public policy in the Delaware-Maryland Synod, Evangelical Lutheran Church in America, a faith community with three judicatories in every part of our State.

Our community has advocated access to appropriate and adequate health care for all people in the United States and its territories since 2003. Maryland has done a great deal to make health insurance, and so health care, more available and affordable. We thank this Committee for its part in the successes.

**Senate Bill 59** proposes a five-million-dollar-a-year investment for five years to expand health care coverage in the market of small employers and their employees. This would fund outreach, to include education/information about coverage options, enrollment support through the Maryland Health Connection, and options for employer-sponsored plans on and off the Exchange. Reaching out to inform and explain affordable insurances would likely increase participation in available products.

Expanding medical insurance coverage is the proven best way to reduce health care costs. Expanding coverage in this market would also provide tangible support to Maryland's small businesses and their employees; and, adequate, affordable health insurance will strengthen the State labor market by advancing opportunity and equity.

Maryland small businesses are often owned by people of color. Maryland has the highest per-capita rate of businesses owned by people of color in the U.S. More opportunities for small businesses and nonprofits to help their employees find and acquire health insurance will therefore improve health equity.

Access to adequate and affordable health care benefits all Marylanders and the Maryland business climate because it manages health costs appropriately and efficiently.

For all these reasons we support **Senate Bill 59** and ask your favorable report.

Lee Hudson

## **SB59- 1199 SEIU testimony.pdf**

Uploaded by: Loraine Arikat

Position: FAV



TESTIMONY IN SUPPORT OF **SENATE BILL 59**

Maryland Health Benefit Exchange – Small Employers – Special Enrollment Period and Marketing

Before the Senate Finance Committee

February 1, 2023

Chair Griffith and Members of the Senate Finance Committee,

My name Ricarra Jones and I am the Political Director with 1199SEIU United Healthcare Workers East. We are the largest healthcare workers union in the nation, representing over 10,000 members in Maryland & Washington DC alone. Our union supports SB59 to help small employers and their employees get connected with health coverage. We urge the Committee to issue a favorable report.

This bill would invest \$5 million/year into a five-year outreach program to help small employers and their employees get connected with health coverage. This outreach would include education and training regarding existing coverage options, including enrolling in coverage through Maryland Health Connection, the state's online insurance marketplace, as well as options for employer-sponsored plans both on- and off- exchange.

1199 SEIU members in hospitals and clinics know how important insurance coverage is for patients. A marketing and outreach program would both help to reduce the overall uninsured rate in the state and support Maryland's small employers by ensuring that their employees have the coverage they need to remain healthy and productive.

With a severe staffing crisis across industries including healthcare, providing health coverage to small businesses helps with employee retention and recruitment which is especially important in the current economic climate.

Lastly, increasing access to healthcare coverage to small businesses and non-profits is an equity issue. Small businesses are more likely than large businesses to be owned by people of color and Maryland has the highest rate per-capita of businesses owned by people of color in the nation. Providing better opportunities for small businesses and nonprofits to help their employees connect with health coverage will improve health equity.

We urge a favorable report for SB 59.

In unity,

Ricarra Jones, Political Director

[ricarra.jones@1199.org](mailto:ricarra.jones@1199.org)

# **SB 59\_HB 107 Support Md Nonprofits.pdf**

Uploaded by: Neil Bergsman

Position: FAV



TESTIMONY IN FAVOR OF SENATE BILL

59

SENATE FINANCE COMMITTEE

FEBRUARY 1, 2023

MARYLAND NONPROFITS

Contact: Neil Bergsman, Senior Policy Analyst

[nbergsman@mdnonprofit.org](mailto:nbergsman@mdnonprofit.org) 667-335-0401

Maryland Nonprofits supports Senate Bill 59 and House Bill 107.

Maryland Nonprofits participated in the Maryland Health Benefit Exchange Small Business and Nonprofit Health Insurance Subsidies Program Workgroup. The Workgroup found that the effects of federal and state tax credits and incentives for individual health coverage make a subsidy program for small employers impractical at this time. However, there is a great opportunity to narrow the coverage gap with an initiative to promote coverage with small employers and their employees.

The bill allows the Maryland Health Benefits Exchange to have a special enrollment period for uninsured employees of small employers. It establishes and funds an initiative for nonprofits and small businesses to facilitate their employees' health coverage.

Thousands of Maryland small employers are nonprofit organizations.

Senate Bill 59/House Bill 107 provides some practical strategies for small employers - nonprofit and for-profit alike - to promote quality affordable health coverage for their employees.

In addition to helping nonprofit organizations and their employees, SB 59/HB 107 will help the clients and customers of health-related nonprofits. Small business employees are one of the groups with significant numbers of uninsured Marylanders. In many cases, coverage is available to these individuals at very low cost, due to federal and state incentives. Reducing the coverage gap will help the clients of nonprofits whose mission is to promote health, behavioral health, and overall quality of life.

For these reasons, **Maryland Nonprofits respectfully requests a FAVORABLE report on SB 59/HB 107.**

Maryland Nonprofits is the statewide network of all nonprofits, with more than 1,700 member organizations across the state. Nonprofit organizations employ 12.9% of the state's private sector workforce.

# **SB 59-LWVMD-Maryland Health Benefit Exchange- Smal**

Uploaded by: Nora Miller Smith

Position: FAV



## TESTIMONY TO THE SENATE FINANCE COMMITTEE

### **SB 0059: Maryland Health Benefit Exchange- Small Employers- Special Enrollment Period and Marketing**

**POSITION: Support**

**BY: Nancy Soreng, President**

**DATE: February 1, 2023**

The League of Women Voters Maryland supports **Senate Bill 0059: Maryland Health Benefit Exchange- Small Employers- Special Enrollment Period and Marketing**, which would assist employees of small businesses not offering health insurance learn about coverage available to them through the Maryland Health Benefit Exchange, as well as help small employers learn about their options to provide employer-sponsored coverage.

The League believes that every resident should have access to affordable, quality health care, providing essential services such as primary and preventative care, hospitalization and emergency treatment, reproductive health and perinatal care, pediatric care, and behavioral health treatment. But without health insurance coverage, patients can be unable to access the services they need, relying instead on overburdened hospital Emergency Departments for non-emergent care. This can lead to potentially unmanageable medical debt for the patient, increased uncompensated care costs for hospitals, and, ultimately, increased costs of medical care for everyone. Expanding access to affordable health insurance is crucial, so that every Marylander will be able to get the care they need.

**Senate Bill 0059 will fund marketing and outreach efforts to educate small business and non-profit employers and employees about health insurance options available. Special enrollment periods for individual market coverage will be instituted on the Maryland Health Benefit Exchange.**

**This initiative will be added to other successful Maryland programs already in place designed to reduce barriers in learning about health insurance options.** The "Easy Enrollment" program (Chapters 423 and 424 of the Acts of 2019), enables Marylanders to receive information about health insurance eligibility and enrolment by checking a box on their Maryland income tax form. Similarly, as of 2021 (Chapter 49), Marylanders applying for unemployment insurance can obtain health insurance information by checking check a box on that form.

Passage of this bill will help make it easier for small business employees to learn about their options for health insurance, and, by enrolling in appropriate coverage, reduce the numbers of uninsured Marylanders.

**The League of Women Voters Maryland and its 1,500+ members strongly urge a favorable report on Senate Bill 0059.**



# **SB 59\_Written Testimony\_Favorable\_MdPHA.1.30.23.do**

Uploaded by: Oluwatosin Olateju

Position: FAV



**Mission:** To improve public health in Maryland through education and advocacy **Vision:** Healthy Marylanders living in Healthy Communities

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**TESTIMONY IN SUPPORT OF SENATE BILL 59**  
**Maryland Health Benefit Exchange – Small Employers – Special Enrollment**  
**Period and Marketing**  
**Before the Senate Finance Committee**  
**By: Maryland Public Health Association (MdPHA)**  
**February 1, 2023**

Chair Griffith and Members of the Senate Finance Committee, thank you for this opportunity to testify in support of Senate Bill 59. This bill would invest \$5 million/year into a five-year outreach program to help small employers and their employees get connected with health coverage. This outreach would include education and training regarding existing coverage options, including enrolling in coverage through Maryland Health Connection, the state's online insurance marketplace, as well as options for employer-sponsored plans both on- and off-exchange.

Such a marketing and outreach program would both help to reduce the overall uninsured rate in the state and support Maryland's small employers by ensuring that their employees have the coverage they need to remain healthy and productive. In addition to helping employees stay healthy, health coverage also helps make employment opportunities more attractive to job seekers which is important in the current economic climate. Small businesses are more likely than large businesses to be owned by people of color and Maryland has the highest rate per-capita of businesses owned by people of color in the nation.<sup>1</sup> Providing better opportunities for small businesses and nonprofits to help their employees connect with health coverage will improve health equity. We urge a favorable report for SB 59.

*The Maryland Public Health Association (MdPHA) is a nonprofit, statewide organization of public health professionals dedicated to improving the lives of all Marylanders through education, advocacy, and collaboration. We support public policies consistent with our vision of healthy Marylanders living in healthy, equitable, communities. MdPHA is the state affiliate of the American Public Health Association, a nearly 145-year-old professional organization dedicated to improving population health and reducing the health disparities that plague our state and our nation.*

**Maryland Public Health Association (MdPHA)**  
**PO Box 7045 · 6801 Oak Hall Ln · Columbia, MD 21045-9998**  
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<sup>1</sup> Mirabella, L. The Baltimore Sun. "Maryland ranks No. 1 in U.S. for Minority and women businesses ownership, study finds." April 18, 2018. <https://www.baltimoresun.com/business/bs-bz-minority-owned-business-maryland-20180418-story.html>

# **SB0059\_FAV\_MACHC\_MHBE - Small Employers - Special**

Uploaded by: Pam Kasemeyer

Position: FAV



TO: The Honorable Melony Griffith, Chair  
Members, Senate Finance Committee  
The Honorable Katie Fry Hester

FROM: Pamela Metz Kasemeyer  
Danna L. Kauffman  
Christine K. Krone  
410-244-7000

DATE: February 1, 2023

RE: **SUPPORT** – Senate Bill 59 – *Maryland Health Benefit Exchange – Small Employers – Special Enrollment Period and Marketing*

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The Mid-Atlantic Association of Community Health Centers (MACHC) is the federally designated Primary Care Association for Delaware and Maryland Community Health Centers. As the backbone of the primary care safety net, Federally Qualified Health Centers (FQHCs) are united by a shared mission to ensure access to high-quality health care to all individuals, regardless of ability to pay. FQHCs are non-profit organizations providing comprehensive primary care to the medically underserved and uninsured. MACHC supports its members in the delivery of accessible, affordable, cost effective, and quality primary health care to those most in need. To this end, MACHC **supports** Senate Bill 59.

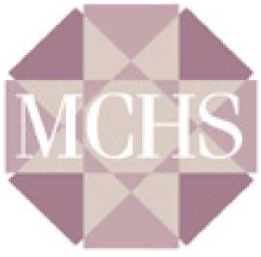
Senate Bill 59 establishes a special enrollment period for individuals who become employed by a small employer that do not have an employer-sponsored health plan. In 2022, legislation was enacted which required the Maryland Health Benefit Exchange (MHBE) to convene a workgroup to study and make recommendations regarding, among other things, the health insurance coverage needs of small employers, nonprofit employers, and their employees. As part of that report, the workgroup recommended that the General Assembly allocate additional funding to invest in training, marketing, and outreach to educate small employers and their employees on their health insurance options.

Passage of Senate Bill 59 will help ensure that individuals have access to health care insurance during all stages of employment. Access to health insurance is critical to ensuring that individuals can continue to comply with treatment plans and seek necessary primary care before it becomes emergent. Working to educate and market information to small employers to ensure access to health insurance furthers the State's population goals. A favorable is requested.

# **2023 MCHS SB 59 Senate Side FAV.pdf**

Uploaded by: Robyn Elliott

Position: FAV



## Maryland Community Health System

**Committee:** House Health and Government Operations Committee

**Bill:** Senate Bill 59 - Maryland Health Benefit Exchange – Small Employers – Special Enrollment Period and Marketing

**Hearing Date:** February 1, 2023

**Position:** Support

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The Maryland Community Health System (MCHS) supports *Senate Bill 59 - Maryland Health Benefit Exchange – Small Employers – Special Enrollment Period and Marketing*. The bill will require the Maryland Health Benefit Exchange (MHBE) to offer an open enrollment period to individuals who become employed by a small employer that does not offer employer-sponsored health benefit plans. Additionally, the bill increases the funding to the Maryland Health Benefit fund for certain years to assist MHBE with marketing and outreach to small employers and facilitate enrollment in health insurance coverage.

MCHS is a network of federally qualified health centers focused on providing somatic, behavioral, and oral health care services to underserved communities. We have seen the impact of expansion of insurance options under the Affordable Care Act. The number of uninsured Marylanders has been reduced by half from about 12% to 6.5%.<sup>i</sup> To further reduce the uninsured population, Maryland needs to continue to expand enrollment opportunities for individuals who become employed by small employers that do not offer employer-sponsored health benefit plans.

We ask for a favorable report. If we can provide any further information, please contact Michael Paddy at [mpaddy@policypartners.net](mailto:mpaddy@policypartners.net)

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<sup>i</sup> <https://www.kff.org/other/state-indicator/health-insurance-coverage-of-the-total-population-cps/?currentTimeframe=0&selectedRows=%7B%22states%22:%7B%22maryland%22:%7B%7D%7D%7D&sortModeI=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>

# **BMNCBV\_FAV\_SB59 (1) sec.pdf**

Uploaded by: Sandra Conner

Position: FAV

**Baptist Ministers' Night Conference of  
Baltimore *and* Vicinity (BMNCBV)**

**5405 York Road, Baltimore, Maryland 21212, (443) 386.4739**



**TESTIMONY IN SUPPORT OF SENATE BILL 59  
BEFORE THE SENATE FINANCE COMMITTEE**

**BY REV. DR. SANDRA CONNER, PRESIDENT, BMNCBV  
February 1, 2023**

Thank you for this opportunity to submit testimony for a very important health bill that will help small employers and their employees get connected with high quality health coverage for their employees. Baptist Ministers' Night Conference of Baltimore and Vicinity is an organization that strives to equip faith leaders with resources to do "Holistic" ministries to serve their congregants, as well as benefits, i.e., health, for their employees.

BMNCBV acknowledge that Maryland has some of the best health systems in the country. It is our understanding that it is ranked 5<sup>th</sup> in the nation for having the best healthcare system; and we applaud this achievement. However, we believe more can and should be done to improve access to healthcare/coverage and to reduce inequities.

Many small organizations, including faith-based organizations, and their employees do not know about the health coverage programs available to them. This legislation would create an outreach program which would help with education and training around the available options, including existing subsidy programs for small business and individuals. This is a matter of health equity, as Maryland has the highest rate per-capita of businesses owned by people of color in the country, and disparities in access in health coverage continue to persist by race and ethnicity. This health disparity, like many others, is discussed on an ongoing basis and solutions are continually researched to improve the quality of life for our members and the people of the communities we serve.

We believe this bill, SB 59, will make some improvements in health coverage and access to healthcare for not only the small business owners we serve, but also our employees. BMNCBV will support this bill to create an outreach program for small employers and their employees to get connected with health coverage as one of our top priorities for the 2022 Maryland General Assembly session. We pray that our legislators will heed our call.

We thank you in advance for your actions towards SB 59.

Rev. Dr. Sandra Conner

443.695.2447



revdrconner@gmail.com

# **1 - SB 59 - FIN - MHBE - LOS.docx (1).pdf**

Uploaded by: State of Maryland (MD)

Position: FAV

February 1, 2023

The Honorable Melony G. Griffith  
Chair, Senate Finance Committee  
Senate Office Building, 3 East  
11 Bladen St.  
Annapolis, MD 21401

**Re: Letter of Support – SB 59 – Maryland Health Benefit Exchange – Special Enrollment Period and Marketing**

Dear Chair Griffith and Members of the Senate Finance Committee:

The Maryland Health Benefit Exchange (MHBE) respectfully submits this letter of support for Senate Bill (SB) 59 – Maryland Health Benefit Exchange – Special Enrollment Period and Marketing. SB 59 would allocate \$5 million annually to MHBE for five years beginning fiscal year 2025, for marketing, outreach, and programs to facilitate small business and nonprofit employers' and their employees' enrollment in health insurance coverage. The bill would also create a 60-day Special Enrollment Period in individual market plans offered through Maryland Health Connection for individuals who become employed by a small employer that does not offer an employer-sponsored health benefit plan.

MHBE appreciates the General Assembly's interest in small employer initiatives and would respectfully request the committee to consider flexibility in the amount of funds appropriated for these small business initiatives. MHBE is committed to implementing these initiatives and can work closely with the Maryland Department of Budget and Management, to determine the level of funding that is sufficient to carry out the intent of this legislation.

Pursuant to SB 632 of the 2022 legislative session, MHBE convened a workgroup to study and make recommendations on the efficacy of establishing a "Small Business and Nonprofit Health Insurance Subsidies Program" to provide subsidies to small businesses and nonprofit employers. The workgroup members included a diverse group consisting of small business owners and employees, representatives of health insurance carriers, health insurance producers, and consumer advocates. The findings from the workgroup ultimately concluded that a small business subsidy program is not cost-effective in the current environment because of the affordability of premiums in the individual market, largely due to the enhanced federal premium tax credits under the American Rescue Plan Act along with the State Reinsurance Program. Instead, the Workgroup recommended that the legislature ensure MHBE has funding sufficient to significantly expand and develop targeted marketing and outreach to small employers and their employees to educate them about current coverage options in both the small group and individual health insurance markets.<sup>1</sup>

Despite consistent outreach efforts and growing consumer familiarity with the enrollment process, approximately 248,000 individuals eligible to enroll through Maryland Health Connection continue

<sup>1</sup> Maryland Health Benefit Exchange: Small Business and Nonprofit Health Insurance Subsidies Program Work Group, [Final Report to the Legislature](#) (2022).

to lack coverage, including approximately 182,000 eligible for Medicaid or federal financial assistance.<sup>2</sup> Moreover small businesses, in Maryland defined as one with between 1 and 50 employees,<sup>3</sup> offer health insurance to their employees at persistently low rates and represent a significant portion of all private sector businesses in the state (77.4 percent as of mid-2021, totaling around 135,000 businesses operating with between 1 to 49 employees).<sup>4</sup> Just 28 percent of employers with less than 10 employees in the state reported offering their employees health insurance in 2020, compared to 60 percent of Maryland businesses employing 10 to 24 people and 94.7 percent of Maryland businesses employing 50 or more people.<sup>5</sup>

Additional funds to develop marketing, outreach, and programs to small employers would enable MHBE to implement targeted strategies to engage with small businesses, nonprofit organizations, and authorized producers to help ensure that small employers and employees are educated about their coverage options and enroll in the option that is the best fit for them. The enhanced federal subsidies in the individual market are still relatively new and many small employers and employees may be unaware of the affordability of individual market coverage.

MHBE would leverage partnerships with authorized producers, who are trusted messengers to the small business community, to provide workshops, trainings and events targeted specifically to small employers and employees who are seeking health insurance, with a focus on those most likely to be uninsured. In addition, outreach could include messaging directed to small employers through digital advertising, business news platforms, promotional flyers, and branded materials. Such a marketing and outreach program could both help to reduce the overall uninsured rate in the state and support Maryland small businesses in attracting and retaining employees by ensuring that their employees have the coverage they need to remain healthy and competitive.

For further discussions or questions on SB 59, please contact Johanna Fabian-Marks, Director of Policy and Plan Management at [johanna.fabian-marks@maryland.gov](mailto:johanna.fabian-marks@maryland.gov).

Sincerely,



Michele Eberle  
Executive Director

<sup>2</sup> Kaiser Family Foundation: [Distribution of Eligibility for ACA Health Coverage Among the Remaining Uninsured](#) (2021).

<sup>3</sup> ACA §1304; 42 USC § 18024(b)(2); MD Code Ann., Ins. Art. §31-101(aa).

<sup>4</sup> Maryland Department of Labor, Maryland Quarterly Census of Employment and Wages: Employment and Wages by Size of Reporting Unit (2021) Retrieved from <http://www.dllr.maryland.gov/lmi/emppay/tab2md32021.shtml>

<sup>5</sup> Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends: 2020 Medical Expenditure Panel Survey - Insurance Component. (2020). Retrieved from [https://meps.ahrq.gov/data\\_stats/summ\\_tables/insr/state/series\\_2/2020/tiia2.pdf](https://meps.ahrq.gov/data_stats/summ_tables/insr/state/series_2/2020/tiia2.pdf)

# **Klapper\_FAV\_SB59.pdf**

Uploaded by: Stephanie Klapper

Position: FAV



2600 St. Paul Street Baltimore, MD 21218 Phone (410)235-9000 Fax (410) 235-8963 [www.healthcareforall.com](http://www.healthcareforall.com)

**TESTIMONY IN SUPPORT OF SENATE BILL 59**

Maryland Health Benefit Exchange – Small Employers –  
Special Enrollment Period and Marketing  
Before the Senate Finance Committee

By Stephanie Klapper, Deputy Director, Maryland Health Care For All! Coalition  
February 1, 2023

Chair Griffith, Vice-Chair Klausmeier, and Members of the Senate Finance Committee, thank you for this opportunity to testify in support of Senate Bill 59, which would help small employers and their employees get connected with health coverage. I am testifying on behalf of the Maryland Health Care for All! Coalition which is made up of over 300 faith, business, labor, community, and health care organizations across the state, and our mission is quality, affordable health care for all Marylanders.<sup>1</sup> Thanks to your leadership over 400,000 Marylanders have enrolled in health coverage since the passage of the Affordable Care Act, and Maryland is also improving health equity through legislation like the 2021 Health Equity Resource Act.

Yet we still have more work to do. Six percent of Marylanders remain uninsured, and inequities by race and ethnicity persist. In Maryland only 37% of small employers offer health coverage to their employees compared to 95% of large employers.<sup>2</sup> Under your leadership, last summer Maryland Health Benefit Exchange (MHBE) convened a workgroup to make recommendations on how to help small employers and their employees connect with health coverage. I was proud to serve on the workgroup which included representatives from diverse stakeholders including small businesses, nonprofits, insurance carriers, and insurance producers. Though the workgroup originally examined creating a state subsidy program for small employers, due to changes in federal policy, the workgroup ultimately decided to recommend an outreach program to help small employers and their employees learn about the coverage options available to them.<sup>3</sup>

SB59 would invest \$5 million per year in an outreach program to help small employers and their employees get connected with health coverage. Outreach would include education and training

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<sup>1</sup> <https://healthcareforall.com/resolution/>

<sup>2</sup> Agency for Health Quality and Research. Table II.A.2 Percent of private-sector establishments that offer health insurance by firm size and State: United States, 2020. [https://meps.ahrq.gov/mepsweb/data\\_stats/summ\\_tables/insr/state/series\\_2/2020/tia2.pdf](https://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_2/2020/tia2.pdf) (Accessed November 23, 2021)

<sup>3</sup> <https://www.marylandhbe.com/wp-content/uploads/2022/11/Updated-SB632-Small-Business-and-Nonprofit-Health-Insurance-Subsidies.pdf>

regarding existing coverage options, including enrolling in coverage through Maryland Health Connection, the state's online insurance marketplace, as well as options for employer-sponsored plans both on- and off- exchange. MHBE would engage directly with small businesses, nonprofit organizations, and authorized producers to develop key partnerships and relay important information through trusted messengers with existing communications channels that reach target audiences. Through these existing partners, MHBE would provide workshops, training and events targeted specifically to small employers and employees who are seeking health insurance, with a focus on those most likely to be uninsured. MHBE would also direct messaging directed to small employers through digital advertising, business news platforms, promotional flyers, and branded materials.

Such a marketing and outreach program would help to reduce the overall uninsured rate in the state and at the same time support Maryland's small employers by ensuring that their employees have the coverage they need to remain healthy and productive. Providing better opportunities for small businesses and nonprofits to help their employees connect with health coverage would also improve health equity because Maryland has the highest rate per-capita of businesses owned by Black and Brown people in the nation.<sup>4</sup>

Thanks to your leadership, Maryland has one of the top five health care systems in the entire nation, and SB 59 will help us continue to lead. We urge a favorable report for SB 59.

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<sup>4</sup> Mirabella, L. The Baltimore Sun. "Maryland ranks No. 1 in U.S. for Minority and women businesses ownership, study finds." April 18, 2018. <https://www.baltimoresun.com/business/bs-bz-minority-owned-business-maryland-20180418-story.html>

# **Klapper\_MHCFA\_FAV\_SB59.pdf**

Uploaded by: Stephanie Klapper

Position: FAV





2600 St. Paul Street Baltimore, MD 21218 Phone (410)235-9000 Fax (410) 235-8963 [www.healthcareforall.com](http://www.healthcareforall.com)

**TESTIMONY IN SUPPORT OF SENATE BILL 59**

Maryland Health Benefit Exchange – Small Employers –  
Special Enrollment Period and Marketing  
Before the Senate Finance Committee

By Stephanie Klapper, Deputy Director, Maryland Health Care For All! Coalition  
February 1, 2023

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Yet we still have more work to do. Six percent of Marylanders remain uninsured, and inequities by race and ethnicity persist. In Maryland only 37% of small employers offer health coverage to their employees compared to 95% of large employers.<sup>2</sup> Under your leadership, last summer Maryland Health Benefit Exchange (MHBE) convened a workgroup to make recommendations on how to help small employers and their employees connect with health coverage. I was proud to serve on the workgroup which included representatives from diverse stakeholders including small businesses, nonprofits, insurance carriers, and insurance producers. Though the workgroup originally examined creating a state subsidy program for small employers, due to changes in federal policy, the workgroup ultimately decided to recommend an outreach program to help small employers and their employees learn about the coverage options available to them.<sup>3</sup>

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<sup>3</sup> <https://www.marylandhbe.com/wp-content/uploads/2022/11/Updated-SB632-Small-Business-and-Nonprofit-Health-Insurance-Subsidies.pdf>

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Thanks to your leadership, Maryland has one of the top five health care systems in the entire nation, and SB 59 will help us continue to lead. We urge a favorable report for SB 59.

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<sup>4</sup> Mirabella, L. The Baltimore Sun. "Maryland ranks No. 1 in U.S. for Minority and women businesses ownership, study finds." April 18, 2018. <https://www.baltimoresun.com/business/bs-bz-minority-owned-business-maryland-20180418-story.html>



Maryland Hospital Association



KAISER PERMANENTE



THE EPISCOPAL DIOCESE OF MARYLAND



FEDERAL BENEFITS EXPERTS  
MARYLAND FEDERATION



Baltimore-Washington Conference  
The United Methodist Church



CLIMATE XCHANGE

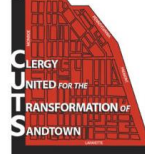


MdPHA  
Maryland Public Health Association



CENTRAL MARYLAND ECUMENICAL COUNCIL

BLACKS OF THE CHESAPEAKE



alzheimer's association



JEW'S UNITED FOR JUSTICE



COMMUNITY DEVELOPMENT NETWORK OF MARYLAND



MLAW  
Maryland Legislative Agenda for Women



Behavioral Health System  
Baltimore



Association of Community Services  
OF HOWARD COUNTY



AIDS ACTION BALTIMORE, INC.

FAMILIESUSA  
THE VOICE FOR HEALTH CARE CONSUMERS



Women's Law Center  
of Maryland



# **SB 59-ACS-2.1.2023\_SUPPORT.pdf**

Uploaded by: Valerie Traore

Position: FAV



**SB 59 – Maryland Health Benefit Exchange – Small Employers – Special Enrollment Period and Marketing**  
**Committee: Finance**  
**Position: Support**  
**February 1, 2023**

On behalf of the Association of Community Services (ACS), which represents over 150 member organizations and community advocates in Howard County, I to urge you to support SB 59. ACS participated in the Small Business and Nonprofit Health Insurance Subsidies Workgroup during the interim and I am grateful for the opportunity to further advocate for expanded access to health insurance coverage in Maryland.

Investing \$5 million per year for a five-year outreach program can go a long way in working to expand health insurance coverage in Maryland in a way that does not duplicate the federal programs available to do the same thing. As discussed and recommended through the workgroup, the outreach made possible through this funding would be directed towards education and training on existing coverage options, particularly through the Maryland Health Connection, and options for employer-sponsored plans that are available both on the exchange and off the exchange.

Many nonprofits in Howard County are small businesses that both value offering benefits for employees and cannot afford to do so at the same time. As a local nonprofit association, we frequently hear from our members about the challenges of recruiting and retaining employees, and one of the top reasons for that is the inability to afford and offer health insurance coverage – a challenge ACS also faces as a small organization ourselves. While there are a variety of reasons why nonprofits are hampered in our ability to afford health insurance, an outreach programs like this offers opportunities to make progress in increasing support for small nonprofit and for-profit businesses alike in making sure employees have affordable health insurance and stay healthy.

Nonprofits need every tool available to us to able to offer benefits for potential and current employees so we can continue providing the critical services that so many Marylanders rely upon. Our employees deserve health insurance for the vital work they do –especially in Howard County where it takes approximately \$75,000 per year for families to be self-sufficient and financially stable<sup>1</sup>. With that, I ask that you support SB 59 with a favorable vote.

Thank you,

*Valerie Traore*

Valerie Traore,  
Executive Director

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<sup>1</sup> See ACS Self-Sufficiency Indicators Report: <https://www.acshoco.org/self-sufficiency-indicators/>

## **SB-59\_NAACP.docx.pdf**

Uploaded by: Willie Flowers

Position: FAV





# NAACP

## *Maryland*

### STATE CONFERENCE

#### TESTIMONY IN SUPPORT OF SENATE BILL 59

#### Maryland Health Benefit Exchange – Small Employers – Special Enrollment Period and Marketing

Before the Senate Finance Committee

By Willie Flowers, President, Maryland State Chapter of NAACP

February 1, 2023

Chair Griffith and Members of the Senate Finance Committee, thank you for this opportunity to testify in support of Senate Bill 59.

We are excited about the anticipated passing of a bill in its completion to help small businesses and nonprofits in Maryland. This bill would invest \$5 million/year into a five-year outreach program to connect small employers and their employees with health coverage.

Though the Affordable Care Act has reduced disparities in access to health coverage African American Marylanders are still uninsured at higher rates than white Marylanders.<sup>1</sup> Providing better opportunities for small employers to provide health coverage could help close this gap. Small businesses are more likely than large businesses to be owned by Black and Brown people, and Maryland has the highest rate per-capita businesses owned by Black and Brown people in the nation.<sup>2</sup>

While there are many dynamics to owning a business or running a non-profit agency, the fact across the board is that employees need incentives to continue working and healthcare should not be a deal breaker when workers want to do something they love. Small business owners and their employees need to be able to learn about the opportunities to get health coverage, and this program will be critical to their success. We urge a favorable report on SB 59.

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<sup>1</sup> The Commonwealth Fund. "Achieving Racial and Ethnic Equity in U.S. Health Care." November 18, 2021.

<https://www.commonwealthfund.org/publications/scorecard/2021/nov/achieving-racial-ethnic-equity-us-health-care-state-performance>

<sup>2</sup> Mirabella, L. The Baltimore Sun. "Maryland ranks No. 1 in U.S. for Minority and women businesses ownership, study finds."

April 18, 2018. <https://www.baltimoresun.com/business/bs-bz-minority-owned-business-maryland-20180418-story.html>

NAACP

Maryland State Conference

8775 Cloudleap Court, Columbia, MD 21045 Suite 200

[www.naacpmaryland.org](http://www.naacpmaryland.org)





# **NAIFA-MD sb59 FWA 2023.pdf**

Uploaded by: Brett Lininger

Position: FWA



## **Senate Bill 59**

### **Maryland Health Benefit Exchange – Small Employers – Special Enrollment Period and Marketing**

#### **Finance Committee**

#### **Position: Favorable with Amendment**

Madame Chair Griffith and Members of the Senate Finance Committee,

NAIFA-MD (“The National Association of Insurance and Financial Advisors – Maryland Chapter”) appreciates the opportunity to submit written testimony on Senate Bill 59. NAIFA-MD is made up of insurance agents and advisors, financial advisors and financial planners, investment advisors, broker/dealers, multiline agents, health insurance and employee benefits specialists, and more. We are the closest to the consumer and provide products, services, and guidance that increase financial literacy in our society, protect their clients against life’s inherent risks, help hard-working Americans prepare for retirement, and create financial security and prosperity so their clients can leave a legacy for future generations.

We support Senate Bill 59 with respect to the \$5m allocated for marketing, outreach, and programs to small business and nonprofit employers and their employees for the purpose of facilitating enrollment in health insurance coverage. However, we do have concerns with the special open enrollment period described on the top of page 4. We believe there is enough opportunity and outreach for people to get insured. Additionally, on January 1, 2020, a new form of a Health Reimbursement Account (“HRA”), called an Individual Consumer Health Reimbursement Account (“ICHRA”) was created to give individuals further opportunity to get

enrolled. Given this recent advent we think it is prudent to allow more time for this to take hold so we can evaluate its effectiveness.

Sincerely,

Brett Lininger

[brett@kresshammen.com](mailto:brett@kresshammen.com)

443-527-4837

# **SB 59\_MAHU\_FWA.pdf**

Uploaded by: Jon Frank

Position: FWA



February 1, 2023

The Honorable Melony Griffith  
Chair, Senate Finance Committee  
3 East, Miller Senate Office Building  
Annapolis, MD 21401

RE: Senate Bill 59 - Maryland Health Benefit Exchange – Small Employers – Special Enrollment Period and Marketing - FWA

Dear Chair Griffith and Members of the Senate Finance Committee,

On behalf of the Maryland Association of Health Underwriters (MAHU), I wish to express our support for Senate Bill 59, with amendments. MAHU is a trade association comprised of several hundred licensed health insurance producers in Maryland who represent both businesses and individuals in analyzing their need for health insurance and advising clients on health insurance coverage. MAHU members have traditionally served as the consumer representatives for small businesses participating in the small employer health insurance market; today, MAHU members increasingly serve individuals enrolled in individual health insurance as well, both on and off the Maryland Health Benefit Exchange.

MAHU supported Senate Bill 632 last year with the study that was required by that bill as enacted.

I was pleased to serve as Co-Chair of the Workgroup established under Senate Bill 632. The study process directed by that bill undertook a thorough examination of small business and nonprofit health insurance markets with recommendations to further develop outreach efforts to small employers and their employees. While the decision was not to implement small employer subsidies as anticipated under Senate Bill 632 at the present time, the workgroup did recognize the need for employers to better understand their options. Senate Bill 59 provides funding for further study and implementation of methods and techniques to bring more Marylanders under coverage.

One change in Senate Bill 59 that MAHU advocates is to eliminate the special enrollment period called for under the bill. We note that Senate Bill 632 last year did not propose a special enrollment period, and that subject was not addressed by the Workgroup established under Senate Bill 632. MAHU believes that the well-funded outreach effort is sufficient to give effect to the legislative intent of encouraging uninsured persons to enroll, and that a special enrollment period is unnecessary at this time.

We note that individual health insurance enrollment in Maryland is approaching 200,000 individuals – a significant achievement for our State's policy of actively encouraging our citizens to participate in the health insurance market. MAHU is pleased to be part of that effort. We respectfully request a favorable report on Senate Bill 59, with the amendment we have suggested.

Very truly yours,

Jon S. Frank  
301-502-8522

cc: Bryson F. Popham  
Nancy Colaianne, President MAHU

# **SB0059-FIN-SWA.pdf**

Uploaded by: Nina Themelis

Position: FWA



BRANDON M. SCOTT  
MAYOR

*Office of Government Relations  
88 State Circle  
Annapolis, Maryland 21401*

**SB59**

February 1, 2023

**TO:** Members of the Finance Committee

**FROM:** Nina Themelis, Interim Director of Mayor's Office of Government Relations

**RE:** Senate Bill 0059 – Maryland Health Benefit Exchange – Small Employers Special Enrollment Period and Marketing

**POSITION: Support With Amendment**

Chair Griffith, Vice Chair Klausmeier, and Members of the Committee, please be advised that the Baltimore City Administration (BCA) **supports with amendment** Senate Bill 0059.

SB 59 will create a special enrollment period on the Maryland Health Benefit Exchange (HBE) for individuals employed by small employers (50 persons or less) that do not offer employer-sponsored health plans to employees and their dependents. This special enrollment period will provide these employees the opportunity to purchase private health insurance or enroll in Medicaid on the Exchange. This access to private health insurance during the enrollment period as well as the possibility of Medicaid enrollees transitioning to private insurance plans may offset increases in Medicaid enrollment and visits to local health departments.

In 2018, Baltimore City had just over 17,000 small businesses with 50 employees or less. Better health outcomes are strongly related to insurance coverage<sup>1</sup>. Increasing access to health insurance for employees of small businesses would be a great gain for the city of Baltimore and the health of its residents. In that respect, we request the committee to consider extending the deadline from 30 days to 60 days to allow for a longer enrollment period.

With above suggested amendment, the BCA respectfully request a **favorable with amendment** report on SB59. This bill is an innovative way to increase access to health care insurance for employees of small companies. :

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<sup>1</sup> <https://www.cdc.gov/minorityhealth/chdir/2011/factsheets/insurance.pdf>

# **SB0059 - MIA - Letter of Information - FINAL.pdf**

Uploaded by: Andrew Tress

Position: INFO



WES MOORE  
Governor

ARUNA MILLER  
Lt. Governor



KATHLEEN A. BIRRANE  
Commissioner

TAMMY R. J. LONGAN  
Acting Deputy Commissioner

DAVID COONEY  
Associate Commissioner  
Life and Health

200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202  
Direct Dial: 410-468-2215 Fax: 410-468-2204  
Email: [david.cooney@maryland.gov](mailto:david.cooney@maryland.gov)  
1-800-492-6116 TTY: 1-800-735-2258  
[www.insurance.maryland.gov](http://www.insurance.maryland.gov)

**Date:** February 1, 2023

**Bill # / Title:** Senate Bill 59 – Maryland Health Benefit Exchange – Small Employers – Special Enrollment Period and Marketing

**Committee:** Senate Finance Committee

**Position:** Letter of Information (LOI)

The Maryland Insurance Administration (MIA) appreciates the opportunity to provide information regarding Senate Bill 59.

Senate Bill 59 would require the Maryland Health Benefit Exchange (the “Exchange”) to open a special sixty (60) day enrollment period for individuals who become employed by a small employer that does not offer an employer-sponsored health benefit plan. The special enrollment period would begin on the first day of employment of the individual. The open enrollment would apply to qualified health plans offered through the Exchange in the individual market and coverage under the plans would be available to both the employee and their dependents. The bill also extends appropriations for the Exchange through 2029, with \$5 million each year from 2025 through 2029 to be used for marketing, outreach and small employer programs for the purpose of facilitating enrollment in health insurance coverage.

The MIA notes that while the bill amends § 31-108 of the Insurance Article to require the Exchange to provide the new special enrollment period, it does not add the special enrollment period to §15-1316 of the Insurance Article, which is the law that sets forth all the special enrollment periods carriers participating on the individual Exchange are required to provide. In order to clarify the MIA’s enforcement authority over insurance carriers with respect to the proposed enrollment period, the bill should be amended to add the new special enrollment period to §15-1316.

Additionally, as drafted, Senate Bill 59 does not apply the special enrollment period to all products in the individual market; it only applies to products offered on the Exchange. Individuals currently have the option to purchase individual and family coverage on or off the Exchange and it is not clear why the special enrollment period would only apply to coverage purchased on the Exchange.

Thank you for the opportunity to provide this letter of information. The MIA is available to provide drafting assistance or any additional information regarding these matters that might be helpful to the sponsor or the Committee.