

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.

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