



February 16, 2023

The Honorable Joseline A. Pena-Melnyk
Chair, House Health and Government Operations Committee
Room 241, House Office Building
Annapolis, MD 21401

RE: House Bill 107 - Maryland Health Benefit Exchange – Small Employers – Special Enrollment Period and Marketing - FWA

Dear Chair Pena-Melnyk and Members of the Committee,

On behalf of the Maryland Association of Health Underwriters (MAHU), I wish to express our support for House Bill 107, 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.

You may recall that in 2022 MAHU supported Senate Bill 632/HB 709 (*Maryland Health Benefit Exchange - Small Business and Nonprofit Health Insurance Subsidies Program – Workgroup*) with the study that was required by Senate Bill 632 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. House Bill 107 provides funding for further study and implementation of methods and techniques to bring more Marylanders under coverage.

One change in House Bill 107 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 House Bill 107, with the amendment we have suggested.

Very truly yours,

A handwritten signature in black ink that reads "Jon S. Frank". The signature is written in a cursive style.

Jon S. Frank
301-502-8522

cc: Bryson F. Popham
Nancy Colaianne, President MAHU