

Committee: House Health and Government Operations Committee

Bill Number: House Bill 240 – Health Insurance - Cancellation of Individual Health

**Benefit Plans - Restriction** 

Hearing Date: January 25, 2024

Position: Support

The Maryland Nurses Association (MNA) supports *House Bill 240 – Health Insurance - Cancellation of Individual Health Benefit Plans - Restriction*. This bill prohibits health insurers from canceling an individual benefit plan if the policyholder has made a premium payment that is up to \$10 short of the payment due for that month and within the grace period.

MNA advocates for all Marylanders to have access to health insurance and high-quality health care. A person who is making premium payments during the grace period offered by an insurer should not be at risk of losing health insurance. This bill will help ensure that people will not lose health insurance for a de minimis financial deficiency.

We ask for a favorable report. If we can provide any additional information, please contact Robyn Elliott at relliott@policypartners.net or (443) 926-3443.