



## Maryland Community Health System

**Committee:** House Health and Government Operations

**Committee**

**Bill:** House Bill 240 – Health Insurance – Cancellation of Individual Health Benefit Plans – Restriction

**Hearing Date:** January 25, 2024

**Position:** Support

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The Maryland Community Health System (MCHS) supports House Bill 240 – Health Insurance – Cancellation of Individuals Health Benefit Plans – Restriction. Maryland Community Health System is a network of federally qualified health centers across the state whose mission is to provide care to underserved communities. MCHS supports legislative initiatives that remove barriers to access to care.

This bill prohibits health insurance carriers from canceling an individual health 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. This bill will help ensure that people will not lose health insurance for a de minimis financial deficiency. MCHS 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 insurance carrier should not be at risk of losing their health insurance.

We ask for a favorable report on House Bill 240. If we can provide any further information, please contact Michael Paddy [mpaddy@policypartners.net](mailto:mpaddy@policypartners.net).