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March 17, 2025

TO: The Honorable Pamela Beidle, Chair  
Senate Finance Committee

FROM: Irnise F. Williams, Deputy Director, Health Education and Advocacy Unit

RE: House Bill 936- Health Insurance - Cancellation and Nonrenewal of Coverage -  
Required Notice- **SUPPORT WITH AMENDMENTS**

The Health Education and Advocacy Unit supports with amendments House Bill 936. Under current law, when a small group health plan is cancelled or non-renewed, written notice must be provided to each enrollee. This bill would require that the notice be delivered in written format and electronically when authorized by the enrollee.

Requiring both mailed and electronic notice (when applicable) ensures that consumers are aware of coverage loss and will decrease the possibility that consumers will miss time-limited enrollment opportunities. Because disruptions in coverage can greatly impact consumers' treatments, prescriptions and other healthcare needs, we recommend that the bill requires carriers to send written notice using a first-class mail tracking method, as defined in Insurance § 1-101(m-1).

With this amendment, we urge a favorable report on House Bill 936.

**HEAU AMENDMENTS**

On page 2, line 19 after "action" INSERT "USING A FIRST-CLASS MAIL TRACKING METHOD AS DEFINED IN SECTION 1-101(M-1) OF THIS ARTICLE."