



MARYLAND LEGISLATIVE LATINO CAUCUS

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TO: Delegate Heather Bagnall, Chair
Delegate Bonnie Cullinson, Vice Chair
Health Committee Members
FROM: Maryland Legislative Latino Caucus
DATE: 2/26/26
RE: HB1068 - Health Insurance - Special Enrollment Period for
Newly Hired Employees of Small Businesses

The MLLC supports HB1068 - Health Insurance - Special Enrollment Period for Newly Hired Employees of Small Businesses

The MLLC is a bipartisan group of Senators and Delegates committed to supporting legislation that improves the lives of Latinos throughout our state. The MLLC is a crucial voice in the development of public policy that uplifts the Latino community and benefits the state of Maryland. Thank you for allowing us the opportunity to express our support of HB1068.

In Maryland, small businesses make up for over 99% of all businesses in the state.¹ Maryland Latino/Hispanic individuals own over 10% of businesses in the state, around 65,000, the majority of which are small businesses.² Similarly, Maryland Latino/Hispanic workers make up for over 10% of the employees of these small businesses.³ However, under current Maryland law, owners of small businesses may not be able assist these employees in obtaining immediate coverage.

By requiring certain health insurance carriers to provide certain special enrollment periods for individuals who become employed by small businesses which do not offer employer-sponsored health insurance, this legislation would benefit both Maryland small businesses employers and employees. This legislation would benefit employers by allowing them to attract more staff by providing immediate health care insurance to new hires rather than making them wait until the annual open enrollment period. As follows, this legislation would also help employees by allowing them immediately obtain health care insurance as opposed to waiting until the open enrollment period. The latter is particularly important for Latino individuals who are twice as likely as non-Latino Whites to be uninsured.⁴ Ultimately, this bill would benefit the substantial population of minorities, including Latinos, who own, and are employed by, Maryland small businesses.

For these reasons, the Maryland Legislative Latino Caucus respectfully requests a favorable report on HB1068.

¹ <https://advocacy.sba.gov/wp-content/uploads/2024/11/Maryland.pdf>

² Ibid

³ Ibid

⁴ [Health Insurance Coverage and Access to Care Among Latino Americans: Recent Trends and Key Challenges - Health Care Access and Coverage - NCBI Bookshelf](#)