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January 27, 2026

To: The Honorable Heather Bagnall, Chair
Health Committee

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

Re: House Bill 0275 - Medicare Supplement Policies - Issuance - Requirements-
SUPPORT

The Office of the Attorney General's Health Education and Advocacy Unit (HEAU) supports HB275 which addresses two consumer-focused special enrollment periods (SEPs) to ensure Marylanders have guaranteed access to Medicare Supplement plans under specific circumstances.

1. One period is for Medicare-eligible Marylanders who were covered under Medicaid programs such as Qualified Medicare Beneficiary (QMB) or Specified Low-Income Medicare Beneficiary (SLMB) and then disenrolled. These individuals currently face limited options to cover the approximately 20% of costs not paid by Medicare. While a temporary SEP existed during the COVID-19 Public Health Emergency, that provision expired. This bill restores a critical consumer protection by ensuring these individuals have a guaranteed right to purchase a Medicare Supplement plan;
2. Current SEP rules inadvertently prevent Marylanders who were eligible for Medicare before January 1, 2020, from directly enrolling in Medicare Supplement plans D or G, which were introduced on January 1, 2020, after plans C and F were closed to new enrollees under the Medicare Access and CHIP Reauthorization Act of 2014. Plans D and G mirror C and F but exclude coverage for the Part B deductible. This bill corrects that inconsistency and gives older beneficiaries the same guaranteed issue rights as those who became eligible on or after January 1, 2020.

This bill will provide older Medicare beneficiaries equal access to modern Medicare Supplement plans and ensure individuals losing Medicaid coverage have a viable option outside Medicare Advantage plans to avoid significant out-of-pocket costs.

We urge a favorable report on HB275.