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## **Support SB 183: Health Insurance - Health Benefit Plans - Special Enrollment Period for Pregnancy**

### **Background:**

- Last session, the General Assembly unanimously passed SB36/HB127 to create an insurance special enrollment period for when a person becomes pregnant

### **The Issue:**

- SB 36 included provisions that have made it difficult for the Maryland Health Benefit Exchange (MHBE) to implement the requirements and put extra burdens on enrollees:
  - o SB 36 required a pregnant person to have their pregnancy confirmed by a healthcare provider - requires MHBE and insurers to deal with needless confirmation documentation
  - o SB 36 required all insurance to be backdated to when the pregnancy was confirmed - doesn't make sense for pregnant people who would like to start coverage prospectively

### **What SB 183 Does:**

- Replaces pregnancy confirmation requirement with a requirement that enrollee must attest that they are pregnant
- Allows the enrollee to choose the start date of their insurance between: 1. the first day of the month in which the individual applies or 2. the first day of the month in which the individual was confirmed pregnant

### **Why is SB 183 Needed?**

- Ensure that SB 183 is adequately implemented in order to provide all pregnant individuals with insurance for needed prenatal care

### **Additional information:**

- In 2016, it was estimated that 8.1% of women of childbearing age in Maryland did not have health insurance and in 2014, 14% of births in Maryland were known to have no insurance.