



March 2, 2021

The Honorable Delores G. Kelley
Senate Finance Committee
3 East Miller Senate Office Building
Annapolis, MD 21401

Re: Letter of Information – SB 893– Unemployment Insurance – Revisions and Required Study

Dear Chair Kelley,

The Maryland Health Benefit Exchange (MHBE) respectfully submits this letter of information on Senate Bill (SB) 893 – Unemployment Insurance – Revisions and Required Study. SB 893 would direct the MHBE to implement a system for the Department of Labor to share information with MHBE to determine eligibility for health insurance. MHBE supports the opportunity to provide coverage for as many individuals as possible but would like to take the opportunity to provide additional information regarding implementation.

MHBE has previously implemented a program similar to the one outlined in SB 893 with the Comptroller’s Office of Maryland and the Maryland Department of Health. The Maryland Easy Enrollment Health Insurance Program (MEEHP) was signed into law in 2019 and utilizes the State tax filing process to help enroll uninsured individuals into health coverage offered through Medicaid or private health insurance carriers.

The MEEHP has demonstrated its ability to effectively reach the uninsured, particularly individuals who are eligible for Medicaid and young adults. In 2020, more than 53,000 individuals used the Easy Enrollment Program to express interest in enrolling in health care coverage and were determined eligible for the SEP. Of that number, more than 9,000 (17.2 percent) applied for coverage, and more than 4,000 (7.6 percent) enrolled.

MHBE anticipates similar success regarding the proposed program in SB 893, but has identified an opportunity to amend the bill to better align the proposal with MEEHP and simplify implementation. Statute currently states that loss of health insurance coverage triggers a special enrollment period; however, loss of employment does not trigger a special enrollment period. As a result, an individual who is filing for unemployment but did not have insurance under their previous job would not currently be eligible to enroll in coverage. An amendment to create a special enrollment period for individuals applying for health coverage through this avenue would address this gap in eligibility.

MHBE is willing to work with the bill sponsors and Department of Labor to implement this facilitated enrollment pathway and can be contacted for further discussions or questions on SB 893.

Sincerely,

A handwritten signature in black ink that reads "Michele Eberle".

Michele Eberle
Executive Director