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February 18, 2025

TO: The Honorable, Joseline A. Peña-Melnyk, Chair
Health and Government Operations Committee

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

RE: House Bill 0936- 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 written notice be provided by certified mail, return receipt requested and electronically when authorized by the enrollee.

We believe trackable written notification is important and the certified mail will make clear the importance of the communication. However, we offer an amendment that requires first class mail and certified mail, return receipt requested because many consumers are unavailable to pick up and sign for certified mail. A delay in receipt of the notification could mean the consumer could miss time-limited enrollment opportunities.

Disruptions in coverage can greatly impact consumers' treatments, prescriptions and other healthcare needs.

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

HEAU AMENDMENTS

1. On page 2, line 14 **INSERT AND FIRST-CLASS MAIL** after the word requested.

Rationale: Certified mail must be signed for or picked up from a local post office. If a consumer is not available to sign for the certified mail or fails to retrieve the mail from the post office, then the consumer may miss deadlines to sign up for COBRA or other time-sensitive benefits.

cc: The Honorable Emily Shetty, *et. al*