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CONSUMER PROTECTION DIVISION
HEALTH EDUCATION AND ADVOCACY UNIT**

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January 26, 2026

To: The Honorable Pamela Beidle, Chair
Finance Committee

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

Re: Senate Bill 0014 - Health Insurance - Small Business Health Options Program
(SHOP) Enrollment - Effective Dates - **SUPPORT**

The Office of the Attorney General's Health Education and Advocacy Unit (HEAU) supports SB14, which will conform Maryland law to federal requirements related to special enrollment periods in the small employer market (i.e., SHOP Exchange Plans). This alignment will ensure that employees of small businesses can access coverage without unnecessary delays or gaps.

Under current Maryland law, employees of small employers may enroll in a SHOP plan, but the effective date depends on whether enrollment occurs before or after the 15th of the month. Employees enrolled in the first two weeks of the month receive coverage beginning the first day of the following month. However, employees who enroll after the 15th of the month must wait until the first day of the second month after enrollment, which can create gaps in coverage.

SB14 eliminates this potential gap by allowing employees to enroll in plans that are effective the first day of the month following enrollment, regardless of when during the month they enroll. This change will help employees avoid gaps in health insurance coverage and reduce confusion for small employers and their workers.

We urge this committee to join us in support of SB14 and issue a favorable report.