

HB1068 Crossover Bill RichardKaplowitz FAV

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Richard Keith Kaplowitz

Frederick, MD 21703

TESTIMONY ON CROSSOVER BILL HB#1068- POSITION: FAVORABLE

Health Insurance - Special Enrollment Period for Newly Hired Employees of Small Businesses

TO: Chair Beidle, Vice Chair Hayes, and members of the Finance Committee

FROM: Richard Keith Kaplowitz

My name is Richard Keith Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of HB#1068, **Health Insurance - Special Enrollment Period for Newly Hired Employees of Small Businesses**

This bill sets a 60-day enrollment period for individuals who become employed by small employers. A special enrollment period ... shall:

- be open for a period of 60 days
- begin on the first day of employment of the individual by a small employer that does not offer an employer-sponsored health benefit plan
- ...for an individual who purchases coverage through the individual exchange because the individual has become employed by a small employer that does not offer an employer-sponsored health benefit plan.
- a special enrollment period for an individual who purchases coverage outside the individual exchange because the individual has become employed by a small employer that does not offer an employer-sponsored health benefit plan.

This bill establishes requirements that certain health insurance carriers must provide certain special enrollment periods, of 60 days beginning on the first day of employment, for individuals who become employed by small employers that do not offer employer-sponsored health plans.

I respectfully urge this committee to return a favorable report on crossover bill HB#1068.