

CAROLYN A. QUATTROCKI
Chief Deputy Attorney General

LEONARD J. HOWIE III
Deputy Attorney General

CARRIE J. WILLIAMS
Deputy Attorney General

SHARON S. MERRIWEATHER
Deputy Attorney General

ZENITA WICKHAM HURLEY
Deputy Attorney General



WILLIAM D. GRUHN
Division Chief

PETER V. BERNS
General Counsel

CHRISTIAN E. BARRERA
Chief of Staff

IRNISE WILLIAMS
Deputy Unit Director

STATE OF MARYLAND
OFFICE OF THE ATTORNEY GENERAL
CONSUMER PROTECTION DIVISION
HEALTH EDUCATION AND ADVOCACY UNIT

ANTHONY G. BROWN
Attorney General

March 20, 2026

To: The Honorable Pamela Beidle, Chair
Finance Committee

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

Re: House Bill 1068 - Health Insurance - Special Enrollment Period for Newly Hired Employees of Small Businesses - **SUPPORT**

The Office of the Attorney General's Health Education and Advocacy Unit (HEAU) supports HB 1068. This bill requires insurers participating in Maryland's individual market to provide a 60-day special enrollment period (SEP), beginning on the first day of employment, for certain individuals newly hired by small businesses that do not offer employer-sponsored health coverage. These individuals must be hired to work a minimum of 30 hours per week and complete a form, developed by the Commissioner and completed by the employer, that identifies the individual's first day of employment and confirms that they were hired to work at least 30 hours per week.

Allowing newly hired individuals to obtain coverage in a timely manner reduces uninsured periods and expands access to care. According to recent polling by the [Kaiser Family Foundation](#), high health care costs continue to burden families, with nearly half of U.S. adults reporting difficulty affording medical care in the past year and three in four uninsured adults under age 65 foregoing care due to cost. Affordability and access remain central public concerns, with market uncertainty around the loss of ACA premium subsidies further threatening coverage stability. By establishing this SEP, HB 1068 closes a critical gap for newly hired workers at small employers that lack group insurance.

Establishing a 60-day SEP starting on the first day of employment for newly hired workers at small employers that do not offer coverage is a targeted way to reduce uninsured gaps and connect Marylanders to timely marketplace coverage when employer-sponsored insurance is unavailable. The HEAU appreciates the Sponsor's and Committee's commitment to helping reduce coverage disparities and improve healthcare access for Marylanders.

We urge a favorable report on HB 1068.