



TESTIMONY IN FAVOR OF HOUSE BILL 1068

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

Before the Senate Finance Committee

By Stephanie Klapper, Deputy Director, Maryland Health Care for All

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Chair Beidle, Vice-Chair Hayes, and Members of the Finance Committee, thank you for the opportunity to submit supportive testimony for HB 1068. Thank you to Del. Solomon for sponsoring this bill. The [Maryland Health Care for All Coalition](#) brings together hundreds of faith, community, labor, health care and business groups from across the state working to achieve access to quality, affordable health care for all Marylanders. We thank this Committee for your leadership in protecting and expanding access to health care coverage in Maryland.

Under your leadership, Maryland has cut its uninsured rate in half from 13% to 6%, and reduced uncompensated care by [\\$460 million](#) which stabilizes everyone's health insurance premiums. This progress is being threatened as federal attacks on Marylanders' access to health care, including HR 1 and federal administrative rules, are making Marylanders jump through more administrative hoops to gain and retain their coverage. HB 1068 represents a way that the state can help employees of small businesses and small nonprofits more quickly access health coverage at a time when reducing administrative hurdles is more important than ever before.

This legislation would support employees of Maryland's small employers by ensuring that they can quickly get the health coverage they need to remain healthy and productive after they are hired. In 2024 about [35%](#) of Maryland employees at organizations in the private sector with fewer than 10 employees reported being offered employer-sponsored health insurance, compared to 67.5% of employees at organizations with 10 to 24 people, and 96% at organizations with 50 or more people. This is a matter of health equity, as Maryland is the [leader in the nation](#) for businesses owned by people of color, and disparities in access in health coverage continue to persist by race and ethnicity.

In 2022 I served on the Maryland Health Benefit Exchange's Small Business and Nonprofit Health Insurance Subsidies Program Work Group which included individuals who represented small employers, insurance carriers, brokers, and other stakeholders. The workgroup recommended to the legislature that MHBE receive resources to significantly expand and develop targeted marketing and outreach to small employers and their employees about coverage options in both the small group and individual markets. Since then MHBE has made consistent outreach efforts to small employers to educate them.



However, for employers that are not able to offer health coverage, employees may have to wait as long as twelve months to enroll in health coverage after being hired until the next open enrollment period. By creating a special enrollment period for newly hired employees of small employers, HB 1068 would help shorten coverage gaps and help small employers attract talent during a time when federal actions threaten to reverse the progress Maryland has made.

We urge a favorable report for House Bill 1068. Thank you for your leadership and consideration.