



Maryland Community Health System

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| Committee: | Finance Committee |
| Bill: | Senate Bill 794 -Health Insurance – Special Enrollment Period for Pregnancy – Coverage Effective Date |
| Hearing Date: | March 4, 2026 |
| Position: | Support |

The Maryland Affiliate of the American College of Nurse Midwives (ACNM) supports *Senate Bill 794 – Health Insurance – Special Enrollment Period for Pregnancy – Coverage Effective Date*. The bill provides for another start date option for individuals who enroll in a qualified health plan through a special enrollment period for pregnancy.

Maryland Community Health System is a network of federally qualified health centers that provide primary, behavioral health, and dental services to underserved communities in Maryland. We support initiatives that increase coverage options for Marylanders who are pregnant, as access to prenatal care is impacted by insurance status. SB 794 proposes a small, but meaningful change, for people eligible for a special enrollment period in a qualified health plan because of pregnancy. The existing law provides that coverage starts back to the date pregnancy is confirmed. If an individual had been covered at the time but subsequently lost coverage, they may have to pay for their original plan and their new plan for a period of time, which can create a financial burden. The bill would provide the individual more flexibility by allowing them to backdate coverage to when the pregnancy was confirmed or start when they choose a qualified health plan.

We ask for a favorable report on this legislation. If we can provide any further information, please contact Robyn Elliott at relliott@policypartners.net or (443) 926-3443.