

March 4, 2026

The Honorable Pamela Beidle
Chair, Senate Finance Committee
3 East Miller Senate Office Building
11 Bladen St.
Annapolis, MD 21401

Re: Letter of Support – SB 794 – Health Insurance - Special Enrollment Period for Pregnancy - Coverage Effective Date

Dear Chair Beidle and Members of the Senate Finance Committee:

The Maryland Health Benefit Exchange (MHBE) respectfully submits this letter of support for Senate Bill (SB) 794 – Health Insurance - Special Enrollment Period for Pregnancy - Coverage Effective Date. SB 794 would make a technical change to the state’s pregnancy special enrollment period (SEP), in order to provide consumers enrolling through this SEP the flexibility to choose either a retroactive coverage start date, or a prospective start date beginning the first day of the month in which the plan selection is received.

MHBE is Maryland’s state-designated health insurance marketplace, responsible for the administration of the marketplace enrollment platform Maryland Health Connection (MHC) where residents can shop for and enroll in health plans, compare rates, and determine eligibility for public assistance all in one place.

In 2019, the Maryland General Assembly passed SB 36, which established a special enrollment period (SEP) for individuals who are confirmed to be pregnant by a health care practitioner. Individuals who become pregnant are eligible for this SEP whether they seek coverage in the on or off-exchange market. The consumer has 90 days from the date that a health care practitioner confirms their pregnancy to enroll in coverage. Current statute specifies that coverage is retroactively effective as of the first day of the month in which the consumer is confirmed to be pregnant by a health care practitioner, which could require individuals to pay multiple months of retroactive premiums in order to effectuate coverage.

SB 794 makes a technical change to the pregnancy SEP, to allow consumers to choose an effective date for plan coverage to start either a) the first day of the month in which pregnancy is confirmed, **or (b) the first day of the month in which the plan selection is received**, in order to give consumers flexibility to choose their coverage start date. This change would align the pregnancy SEP with how other SEPs function, which generally allow consumers to choose the effective date for plan coverage to start as either retroactive to the triggering event (in this case the first day of the of the month in which pregnancy was confirmed) or prospective to the first day of the month in which the plan selection is received.

MHBE has made the pregnancy SEP available to consumers since 2019, and this bill would have



750 E. Pratt St., 6th floor
Baltimore, MD 21202
marylandhbe.com

no operational impact on MHBE eligibility and enrollment system functions. Additionally, this is historically a low utilization SEP, with less than 1,000 individuals on average utilizing the pregnancy SEP each year through the Exchange.

MHBE believes the technical change in this bill aligns with the intent of the original 2019 legislation, to make coverage accessible to pregnant individuals and provide the option for prospective coverage, which is currently provided through other SEPs.

For further discussions or questions on SB 794, please contact Johanna Fabian-Marks, Deputy Executive Director at johanna.fabian-marks@maryland.gov.

Sincerely,

Michele Eberle
Executive Director