

01/28/2026

Richard Keith Kaplowitz  
Frederick, MD 21703

**TESTIMONY ON SB#/0014- POSITION: FAVORABLE**

**Maryland Commission on Women's Health Advancement – Health Insurance - Small Business Health Options Program (SHOP) Enrollment - Effective Dates**

**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 SB#/0014, **Health Insurance - Small Business Health Options Program (SHOP) Enrollment - Effective Dates**

This bill will alter the effective dates of enrollment in a Small Business Health Options (SHOP) Exchange plan for individuals who enroll during certain special enrollment periods; etc. It is a correction in the language of the law to provide more timely coverage to individuals electing a SHOP program.

The Maryland Health Benefit Exchange lists the five top benefits of the SHOP program: <sup>1</sup>

1. Less rate fluctuation in the SHOP than the Individual market
2. Premium stability guaranteed for an entire plan year
3. Availability of the Small Business Health Care Tax credit
4. Tax liability for employees is lessened when there is an incorrect Advanced Premium Tax Credit received.
5. Additional insurance carriers and benefit designs are available in comparison to the individual market.

This bill will help a small business employee having greater access to the insurance coverages provided by this plan.

**I respectfully urge this committee to return a favorable report on SB#/0014.**

---

<sup>1</sup> <https://www.marylandhbe.com/wp-content/uploads/2018/09/SHOP-Direct-Enrollment-Broker-Final.pdf>