



TESTIMONY FOR SB0794 – Health Insurance – Special Enrollment Period for Pregnancy – Coverage Effective Date – FAVORABLE

Bill Sponsor: Senator Lam

Committee: Finance

Organization Submitting: Maryland Legislative Coalition

Person Submitting: Jessica Gorski, Executive Committee

Position: FAVORABLE

Chair, Vice Chair, and Members of the Committee,

My name is Jessica Gorski, and I am submitting this testimony in strong support of SB0794 on behalf of the Maryland Legislative Coalition. We are a statewide coalition of grassroots organizations representing more than 30,000 Marylanders across every legislative district. **Our mission is to ensure that state policy protects people’s lives, health, and dignity, especially for individuals navigating major life transitions, such as pregnancy.**

SB0794 advances that mission by strengthening access to timely, essential health coverage for pregnant Marylanders.

This bill authorizes an individual who enrolls in health insurance, or enrolls a dependent, during the special enrollment period triggered by pregnancy, to choose the effective date of that coverage. If the individual does not select a date, the carrier must select one of the allowable options. This change ensures that coverage begins when it is most medically and financially protective, rather than leaving pregnant individuals vulnerable to gaps in care.

Pregnancy is a time when consistent, early, and comprehensive prenatal care is critical. Delays in coverage can lead to delayed care, higher medical risks, and increased financial strain. Maryland has taken important steps in recent years to expand access to prenatal and maternal health services, including establishing a special enrollment period for pregnancy. SB0794 builds on that progress by ensuring that the special enrollment period functions as intended, providing real, immediate access to coverage when it is needed most.

Allowing pregnant individuals to select the effective date of their coverage is a simple but powerful improvement. It ensures:

- **Continuity of care, so that prenatal appointments, screenings, and treatments are not postponed due to insurance delays.**
- **Financial protection, reducing the risk of unexpected medical bills during a medically sensitive period.**
- **Administrative clarity, giving both families and carriers a predictable, transparent process for activating coverage.**

This bill also maintains fairness and consistency by requiring carriers to select an effective date if the individual does not, ensuring that no one loses access due to administrative oversight.

SB0794 aligns squarely with the values of the Maryland Legislative Coalition. It promotes health equity, strengthens maternal and infant health outcomes, and ensures that Marylanders can access the care they need at a critical moment in their lives. **No one should face uncertainty about insurance coverage during pregnancy, one of the most consequential periods for both parent and child.**

We respectfully urge a FAVORABLE report on SB0794.

Thank you for your time and consideration.

Jessica Gorski
Executive Committee
Maryland Legislative Coalition