



Testimony In Support of SB 14 Insurance - Small Business Health Options Program (SHOP)

Enrollment - Effective Dates

Before the Senate Finance Committee

By: Stephanie Klapper, Deputy Director, Maryland Citizens' Health Initiative

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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 this SB 14, which would help employees of small employers to get enrolled in health coverage more quickly. Our mission is quality, affordable health care for all Marylanders. I am submitting this testimony on behalf of our individual organization, Maryland Citizens' Health Initiative, Inc. This legislation would support Maryland's small employers by ensuring that their employees can quickly get the health coverage they need to remain healthy and productive. Currently employees may have to wait as long as one and a half months after enrolling in a SHOP plan for their coverage to start. Allowing employees of small businesses to enroll in plans on the first day of the month following their enrollment, regardless of whether they enroll before the 15th of the month, would help shorten or eliminate coverage gaps and help small employers attract talent. This is a matter of health equity, as Maryland is the leader in the nation for businesses owned by people color¹, and disparities in access in health coverage continue to persist by race and ethnicity. Thank you for your leadership. We urge a favorable report for SB 14.

¹ <https://www.lendingtree.com/business/minority-owned-businesses-study/>