



**Testimony In Support of SB 794
Health Insurance - Special Enrollment Period for Pregnancy - Coverage Effective Date
Before the Senate Finance Committee**

By: Stephanie Klapper, Deputy Director, Maryland Health Care for All Coalition
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Chair Bagnall, Vice-Chair Cullison, and Members of the Health Committee, thank you for the opportunity to submit supportive testimony for this SB 794, and special thank you to Sen. Lam for sponsoring this bill. The Maryland [Health Care For All Coalition](#) brings together hundreds of faith, community, labor, health care and business groups from across the state working to achieve access to quality, affordable health care for all Marylanders. We thank this Committee for your leadership in protecting and expanding access to health care coverage in Maryland.

SB 794 makes a technical change to the pregnancy Special Enrollment Period to give consumers the ability to choose for their coverage to begin the first day of the month in which they make their plan selection, rather than being required to retroactively start coverage on the first day of the month in which pregnancy was confirmed. Pregnant Marylanders have 90 days from the date that a health care practitioner confirms their pregnancy to enroll in coverage, which means that some eligible Marylanders could owe multiple months of retroactive premiums if their only option is to retroactively start coverage on the first day of the month in which pregnancy was confirmed. SB 794 provides extra flexibility so that pregnant Marylanders for whom this would be a financial hardship can instead choose to start their coverage on the first day of the month in which they select their plan, making it more likely they will be able to afford and maintain their health coverage throughout the pregnancy. We thank you for your leadership. We urge a favorable report for SB 794.