

SB0794_Crossover Bill_RichardKaplowitz_FAV

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Richard Keith Kaplowitz

Frederick, MD 21703

TESTIMONY ON CROSSOVER BILL SB#0794- POSITION: FAVORABLE

Health Insurance - Special Enrollment Period for Pregnancy - Coverage Effective Date

TO: Chair Bagnall, Vice Chair Cullison, and members of the Health 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 crossover bill SB#0794, **Health Insurance - Special Enrollment Period for Pregnancy - Coverage Effective Date**

This bill defines time periods on pregnancy coverage by a health insurer.

If an individual enrolls for coverage or enrolls a dependent for coverage during a special enrollment period ... the individual may choose whether the coverage [shall become] becomes effective on the first day of the month in which the individual receives confirmation of pregnancy; or the first day of the month following the date of plan selection. If the individual fails to select the day on which coverage becomes effective, the carrier shall select the day from those listed in the bill as possibilities.

This bill will authorize an individual who enrolls for coverage or enrolls a dependent for coverage during a certain special enrollment period for pregnancy to choose a certain date option on which the coverage will become effective; and requiring the carrier, if the individual fails to select the effective date, to select a certain date option.

I respectfully urge this committee to return a favorable report on crossover bill SB#0794.