

CAROLYN A. QUATTROCKI
Chief Deputy Attorney General

LEONARD J. HOWIE III
Deputy Attorney General

CARRIE J. WILLIAMS
Deputy Attorney General

SHARON S. MERRIWEATHER
Deputy Attorney General

ZENITA WICKHAM HURLEY
Deputy Attorney General



**STATE OF MARYLAND
OFFICE OF THE ATTORNEY GENERAL
CONSUMER PROTECTION DIVISION
HEALTH EDUCATION AND ADVOCACY UNIT**

ANTHONY G. BROWN
Attorney General

WILLIAM D. GRUHN
Division Chief

PETER V. BERNIS
General Counsel

CHRISTIAN E. BARRERA
Chief of Staff

IRNISE WILLIAMS
Deputy Unit Director

March 31, 2026

To: The Honorable Heather Bagnall, Chair
Health Committee

From: Irnise F. Williams, Deputy Director, Health Education and Advocacy Unit

Re: Senate Bill 0794 - Health Insurance - Special Enrollment Period for Pregnancy -
Coverage Effective Date - **SUPPORT**

The Office of the Attorney General's Health Education and Advocacy Unit (HEAU) supports SB794. SB794 updates the coverage effective date provisions for pregnancy-related special enrollment periods (SEP). The bill will allow the pregnant individual to choose their effective coverage date — either the first day of the month the pregnancy is confirmed or the first day of the month following the date of plan selection — and requires carriers to make the selection if the enrollee does not choose. Current law sets the effective date as the first day of the month in which the pregnancy is confirmed.

This bill gives consumers some flexibility to choose their coverage start date, allowing them to avoid paying potentially significant premiums for retroactive coverage which may be a barrier to enrollment. Enrollment provides access to prenatal, delivery, and postpartum care proven to reduce complications, preterm births, low birth weight and mortality.

We urge a favorable report on SB794.