



SB0036 Health Insurance – Health Benefit Plans – Special Enrollment Period for Pregnancy

Presented to the Hon. Delores Kelley and Members of the Senate Finance Committee

February 6, 2019 1:00pm

POSITION: SUPPORT

NARAL Pro-Choice Maryland **urges the House Health and Government Operations Committee a favorable report for SB0036**, Health Insurance – Health Benefit Plans – Special Enrollment Period for Pregnancy, sponsored by Senator Clarence Lam.

Our organization is an advocate for reproductive health, rights, and justice. As part of our efforts to protect reproductive freedom for all Marylanders, we work to ensure every child-bearing individual has the right to decide if, when, and how many children to have, and to parent in good health, in safety, and with dignity. In doing so, we support measures to increase timely access to healthcare coverage for pregnancy-related care.

SB0036 amends the current insurance law to require small employer and individual health benefit plans to provide a special period during which an individual who has confirmed her pregnancy by a certified health care practitioner, may enroll in a health benefit plan. A pregnant individual must be allowed to enroll at any time after the beginning of the pregnancy, and the special enrollment period must remain open for the duration of the pregnancy.

We support SB0036 as more Marylanders will have increased access to the range of pregnancy-related care, such as prenatal care, prenatal testing, miscarriage management, abortion care, labor and delivery, and postpartum care, as well as contribute to lower rates of infant and maternal mortality. A specified enrollment process is needed in our state. We are aware that many Marylanders now find unexpected delays in securing health care coverage enrollment, delaying accessing to care and risking poor pregnancy outcomes.

We appreciate the legislative intent for pregnant individuals fortunate to be eligible to apply for healthcare coverage to do so as quickly as possible during their pregnancies. We caution that the certification by the medical provider process not be too burdensome for the pregnant individual to secure. Pregnancy can be a very complicated medical event in which timely care is essential. At this writing, we have become aware of a pending amendment that the process for enrollment can begin within 60 or 90 days after certification by the medical provider, allowing the pregnant individual the time to engage in pregnancy decision-making, as well as consider all options of healthcare coverage when faced with unexpected medical complications.

In sum, SB0036 will promote healthy pregnancy outcomes. Noting the low fiscal note, this appears to be a reasonable investment in supporting more Marylanders as they experience the serious and important medical life event of pregnancy. **Therefore, NARAL Pro-Choice Maryland urges a favorable report on SB0036.** Thank you for your time and consideration.