



SB0183 Health Insurance – Health Benefit Plans – Special Enrollment Period for Pregnancy

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

February 12, 2020 1:00pm

POSITION: SUPPORT

NARAL Pro-Choice Maryland **urges the House Health and Government Operations Committee a favorable report for SB0183** 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.

We support SB0183 as it will allow Marylanders 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 healthcare coverage enrollment, thereby delaying accessing to care and increasing risk of poor pregnancy outcomes.

An essential component of reproductive justice and maternal health is *believing* pregnant people. It is difficult enough to be a pregnant person in this country, let alone a low-income pregnant person trying to access timely and affordable healthcare. We believe it is unnecessary for pregnant people to have their pregnancy “certified” by a healthcare provider in order to enroll in health insurance. Indeed, for many, that appointment comes with barriers, like the costs of the appointment and missing work, as well as the coordination of travel and childcare. By simply picking up a pregnancy test at a local pharmacy, a person can gain the same information that they would by going to a provider, and this undoubtedly comes with fewer barriers. Ultimately, the goal is to ensure that the pregnant person can access a healthcare provider that they can afford.

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 against 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.

In sum, SB0183 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 SB0183.** Thank you for your time and consideration.