

BRIAN E. FROSH
Attorney General

WILLIAM D. GRUHN
Chief
Consumer Protection Division

ELIZABETH F. HARRIS
Chief Deputy Attorney General

CAROLYN QUATTROCKI
Deputy Attorney General

Writer's Direct Fax No.
(410) 576-6571

Writer's Direct Email:
pocconnor@oag.state.md.us



STATE OF MARYLAND
OFFICE OF THE ATTORNEY GENERAL
CONSUMER PROTECTION DIVISION

Writer's Direct Dial No.
(410) 576-6515

February 12, 2020

To: The Honorable Delores G. Kelley
Chair, Finance Committee

From: Patricia F. O'Connor, Health Education and Advocacy Unit

Re: Senate Bill 183 (Health Insurance - Health Benefit Plans - Special Enrollment Period for Pregnancy): Support

The Office of the Attorney General's Health Education and Advocacy Unit (HEAU) supports Senate Bill 183 because it simplifies eligibility requirements and administrative processes related to the Special Enrollment Period (SEP) created last session for pregnant women. Currently, small employer and individual health benefit plans must provide a pregnancy SEP of 90 days, dating from the first day of the month in which a provider confirms the pregnancy. This bill would remove the provider confirmation requirement and replace it with patient attestation of pregnancy. Of note, the Maryland Health Benefit Exchange has determined that storing provider confirmations of pregnancy would require significant expenditures and approximately one year to make necessary changes to its systems. Allowing patient attestation instead of provider confirmation would save the Exchange money and time without unduly increasing the risk of fraud (attestation is currently the process for Medicaid enrollment based on pregnancy). The HEAU also supports the goal of easing consumer access to the pregnancy SEP.

For these reasons, we ask for a favorable report by the Committee.

cc: Members of the Finance Committee