



**Committee:** Senate Finance Committee  
**Bill Number:** SB 183  
**Title:** Health Insurance – Health Benefit Plans – Special Enrollment Period for Pregnancy  
**Hearing Date:** February 12, 2020  
**Position:** Support

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The Maryland Nurses Association (MNA) supports *Senate Bill 183 – Health Insurance – Health Benefit Plans – Special Enrollment Period for Pregnancy*. The bill would remove a barrier to enrollment by allowing a pregnant woman to attest to her pregnancy rather than submit paperwork from her provider. MNA supported the legislation last year that established the special enrollment period for pregnancy.

While health insurance alone does not guarantee a health outcome for both mother and newborn, it is essential to ensuring that they have consistent and affordable access to the broad range of services that they need. **Therefore, we should take every step possible to ensure that pregnant women have health insurance coverage in Maryland.**

Maryland continues to have maternal mortality rates higher than the rest of the country. In the five year period spanning 2011 and 2015, Maryland had a rate of 11.4 maternal deaths per 100,000 births. The rates are far worse for women of color. In Maryland, black moms die due to pregnancy 2.7 times more than white moms.<sup>i</sup>

This legislation will eliminate delays in pregnant women being able to enroll under a special enrollment period. This is beneficial because:

- Women are more likely to be able to access prenatal care in a timely manner. Uninsured women may have to wait to access services as there are only a limited number of safety net providers. Early prenatal care is essential to ensuring positive birth outcomes; and
- Women will have coverage for services that are essential to keeping them healthy. For example, women may develop gestational diabetes. Without insurance coverage, women may have trouble accessing health care services.

Thank you for your consideration of our testimony, and we urge a favorable vote. If we can provide any further information, please contact Robyn Elliott at [relliott@policypartners.net](mailto:relliott@policypartners.net) or (443) 926-3443.

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<sup>i</sup> Maryland Maternal Mortality Review, 2016 Annual Report. Maryland Department of Health and Mental Hygiene.