



## TESTIMONY TO THE SENATE FINANCE COMMITTEE

### **SB 0059: Maryland Health Benefit Exchange- Small Employers- Special Enrollment Period and Marketing**

**POSITION: Support**

**BY: Nancy Soreng, President**

**DATE: February 1, 2023**

The League of Women Voters Maryland supports **Senate Bill 0059: Maryland Health Benefit Exchange- Small Employers- Special Enrollment Period and Marketing**, which would assist employees of small businesses not offering health insurance learn about coverage available to them through the Maryland Health Benefit Exchange, as well as help small employers learn about their options to provide employer-sponsored coverage.

The League believes that every resident should have access to affordable, quality health care, providing essential services such as primary and preventative care, hospitalization and emergency treatment, reproductive health and perinatal care, pediatric care, and behavioral health treatment. But without health insurance coverage, patients can be unable to access the services they need, relying instead on overburdened hospital Emergency Departments for non-emergent care. This can lead to potentially unmanageable medical debt for the patient, increased uncompensated care costs for hospitals, and, ultimately, increased costs of medical care for everyone. Expanding access to affordable health insurance is crucial, so that every Marylander will be able to get the care they need.

**Senate Bill 0059 will fund marketing and outreach efforts to educate small business and non-profit employers and employees about health insurance options available. Special enrollment periods for individual market coverage will be instituted on the Maryland Health Benefit Exchange.**

**This initiative will be added to other successful Maryland programs already in place designed to reduce barriers in learning about health insurance options.** The "Easy Enrollment" program (Chapters 423 and 424 of the Acts of 2019), enables Marylanders to receive information about health insurance eligibility and enrolment by checking a box on their Maryland income tax form. Similarly, as of 2021 (Chapter 49), Marylanders applying for unemployment insurance can obtain health insurance information by checking check a box on that form.

Passage of this bill will help make it easier for small business employees to learn about their options for health insurance, and, by enrolling in appropriate coverage, reduce the numbers of uninsured Marylanders.

**The League of Women Voters Maryland and its 1,500+ members strongly urge a favorable report on Senate Bill 0059.**