



Maryland
Hospital Association

**HB127 – Health Insurance – Health Benefit Plans –
Special Enrollment Period for Pregnancy
Position: Support**

Bill Summary

HB127 would require certain health benefit plans and certain carriers to provide a special enrollment period during which certain individuals who become pregnant may enroll in a health benefit plan; establishing the duration of the special enrollment period; establishing certain effective dates of coverage for certain individuals enrolled in certain health benefit plans during the special enrollment period; applying the Act to all health benefit plans issued, delivered, or renewed in the State on or after January 1, 2020.

MHA Position

Under Maryland's unique Total Cost of Care agreement with the federal government, Maryland's hospitals are working to lower costs and improve population health. In addition to treating illness and injury, hospitals are reaching out beyond their four walls to keep people well and improve the health of the communities they serve. The result: hospitals are taking care of the whole person, empowering patients and families, coordinating care among different providers, and addressing social factors that influence people's health. Health care coverage is vital to the success of efforts to transform care delivery. MHA therefore support efforts to ensure broad-based insurance coverage, and nothing could be more important than ensuring coverage for an expecting mother.

A study published in July, 2012 by the US National Library of Medicine National Institutes of Health released data on the increased risk of infant mortality due to lack of prenatal care. Researchers studied the results of 32,206,417 births over an eight-year period. They found that 11.2 percent of the expectant mothers received late or no prenatal care, skewed toward African American and Hispanic women, those less than 20 years of age and those lacking a high school education. Compared to those who received adequate prenatal care, inadequate prenatal care was associated with increased risk of serious maternal health risks and death.

MHA is committed to efforts that address maternal mortality rates in Maryland, with a focus on higher rates for women of color. While insurance coverage alone does not guarantee a health outcome for both mother and newborn, it is essential to providing consistent and affordable access to the broad range of services that they need. This bill advances that access to important care for pregnant women by allowing a woman who becomes pregnant to access insurance coverage outside of open enrollment.

For these reasons, we would ask the committee to give *HB 127 a favorable report*.