



Statement of Maryland Rural Health Association

To the Finance Committee

February 5, 2020

Senate Bill 124 – Maryland Health Benefit Exchange – Establishment of a State-Based Health Insurance Subsidies Program

POSITION: SUPPORT

Senator Feldman, Chair Kelley, Vice Chair Feldman, and members of the Finance Committee, the Maryland Rural Health Association (MRHA) is in SUPPORT of Senate Bill 124 – Maryland Health Benefit Exchange – Establishment of a State-Based health Insurance Subsidies Program.

This legislation would require the Maryland Health Benefit Exchange to establish and implement a State-Based Health Insurance Subsidies Program to provide a means for individuals to reduce the amount they pay for health benefit plans in the individual health insurance market; requiring that a certain assessment of health care providers be used to fund the State Reinsurance Program and the State-Based Health Insurance Subsidies Program; requiring the Maryland Health Benefit Exchange Board to make a certain determination; etc.

MRHA's mission is to educate and advocate for the optimal health and wellness of rural communities and their residents. Membership is comprised of health departments, hospitals, community health centers, health professionals, and community members in rural Maryland.

Rural Maryland represents almost 80 percent of Maryland's land area and 25% of its population. Of Maryland's 24 counties, 18 are considered rural by the state, and with a population of over 1.6 million they differ greatly from the urban areas in the state.

Maryland law states that "many rural communities in the State face a host of difficult challenges relating to persistent unemployment, poverty, changing technological and economic conditions, an aging population and an out-migration of youth, inadequate access to quality housing, health care and other services, and deteriorating or inadequate transportation, communications, sanitations, and economic development infrastructure." (West's Annotated Code of Maryland, State Finance and Procurement § 2-207.8b)

MHRA believes this legislation is important to support our rural communities and we thank you for your consideration.

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