

**MARYLAND CITIZENS' HEALTH INITIATIVE****TESTIMONY IN FAVOR OF SENATE BILL 872**

BEFORE THE FINANCE COMMITTEE

By Vincent DeMarco, President of the Maryland Citizens' Health Initiative, Inc.

FEBRUARY 26, 2020

Madam Chair and Members of the Senate Finance Committee, thank you for this opportunity to testify in support of Senate Bill 872, a measure that would protect Marylanders if the Affordable Care Act is invalidated at the federal level. We urge the committee to give Senate Bill 872 a favorable report.

Thanks to the leadership of this Committee, Maryland has made great strides in expanding health care coverage and improving public health past two decades. Even before the Affordable Care Act, we substantially expanded Medicaid for lower income parents and small business owners. By fully implementing the ACA, we have expanded health care coverage to about 400,000 previously uninsured Marylanders, cutting our uninsured rate in half. And, thanks to the 2018 reinsurance program and the 2019 Maryland Easy Enrollment Health Insurance Program, we are making health care more affordable for many thousands of Marylanders with health coverage and doing all we can to make sure people who are eligible for free or low cost health care coverage get enrolled. We must do all we can to protect this health care progress in our state.

It is a terrible shame that even after it has brought critically needed health care coverage to over 30 million Americans, there are still those who are trying to destroy or weaken the Affordable Care Act. We share your deep concerns about the legal challenge to the constitutionality of the ACA which is now being litigated in the 5th Circuit Court of Appeals and in the US Supreme Court. Although I am hopeful that the US Supreme Court will uphold the ACA again as it has twice already done so, we must be as prepared as we can be for the worst case scenario which SB 872 does well. In addition, we must enact SB 872 to protect Marylanders as best we can from the constant administrative attacks on the ACA from the Trump Administration.

Unfortunately, nothing we do in Maryland could adequately protect us from the loss of several billion dollars of federal health care support which would result from the ACA being declared unconstitutional. Though I do not believe this will happen, we must do everything we can to enshrine the key ACA consumer protections in our Maryland law and for that reason we strongly urge you to approve SB 872.