Chairs, Vice Chairs and Members of the Senate Finance Committee. My name is Jenn Rosenthal. I am a citizen of Maryland. A childbearing woman. And a patient at many local hospitals. I have grave concerns about the bill we have before us today. I will touch on only one of the issues that stands out to me.

After the Individual Mandate of the Affordable Care Act was removed under the current administration, no longer do families "HAVE" to get insurance. There are families in Baltimore and all over Maryland that do not have insurance today. If they get pregnant and do not qualify for state insurance they are paying out of pocket. If they have any medical issue they

Under the language of this bill, in order to maintain the \$40 million funding requirements and keep the fund solvent, the hospitals are allowed to increase their rates and pass that burden on to consumers. For many families not poor enough to qualify for state coverage and not affluent enough to easily pay out of pocket, this is unacceptable.

Costs of healthcare in Maryland are already some of the highest in the country. It has been an ever increasing cost burden on families and now with this bill the hospital's that have taken an oath to first **do no harm** are in front of the legislature asking to no longer bear the full burden of their failure to do no harm.

When consequences are significantly reduced for bad behavior, where is the incentive to improve outcomes? I urge the committee to stand with your citizens and the future victims and move unfavorable on this bill.

Thank you.

Jenn Rosenthal