

March 31, 2022

The Honorable Delores G. Kelley  
Chair, Senate Finance Committee  
3 East Miller Senate Office Building  
Annapolis, MD 21401-1991

**Re: Letter of Support – HB 1082 – Public Health - Consumer Health Information - Hub and Requirements**

Dear Chair Pendergrass and Committee Members:

The Maryland Health Benefit Exchange (MHBE) respectfully submits this letter of support on House Bill (HB) 1082 – Public Health - Consumer Health Information - Hub and Requirements. HB 1082 would designate the Horowitz Center for Health Literacy at the University of Maryland as the state’s Consumer Health Information Hub and allocate \$350,000 of state funding annually for the Hub.

In 2019, MHBE worked with the General Assembly and Governor to enact House Bill 1421, which amended MHBE’s statute to authorize the Exchange to “conduct outreach and education activities to increase health literacy” (Md. Ins. Code §31-108(b)(21)). Health literacy is a key part of ensuring that individuals can take full advantage of their health benefits, and MHBE would look forward to working with the Consumer Health Information Hub on this issue.

Uncertainty over benefits, cost-sharing and pre-deductible coverage can lead patients to avoid necessary and preventive care.<sup>1</sup> More than half of adults in the U.S. report having low confidence in using their insurance to access health care and most adults have inadequate knowledge of their annual out-of-pocket costs and plan deductible amounts.<sup>2</sup> There are also health insurance literacy disparities by race and ethnicity, socioeconomic status, and insurance status.<sup>3</sup> Increasing the

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<sup>1</sup> Yagi, Brian, et al., Association of Health Insurance Literacy with Health Care Utilization: a Systematic Review, Journal of General Internal Medicine, May 2021 <https://link.springer.com/article/10.1007/s11606-021-06819-0>.

<sup>2</sup> Edward, Jean, et al., Significant Disparities Exist in Consumer Health Insurance Literacy: Implications for Health Care Reform, Health Literacy Research and Practice Volume 3, Issue 4, November 2019, <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6831506/>.

<sup>3</sup> Villagra, Victor, et al., Health Insurance Literacy: Disparities by Race, Ethnicity, and Language Preference, American Journal of Managed Care Volume 25, Issue 3, March 2019, <https://www.ajmc.com/view/health-insurance-literacy-disparities-by-race-ethnicity-and-language-preference> ; Edward, Jean, et al., Significant Disparities Exist in Consumer Health Insurance Literacy: Implications for Health Care Reform, Health Literacy Research and Practice Volume 3, Issue 4, November 2019, <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6831506/>.



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state's investment in health literacy will help improve health equity in addition to health care access.

For further discussions or questions on HB 1082, please contact Johanna Fabian-Marks, Director of Policy and Plan Management at [johanna.fabian-marks@maryland.gov](mailto:johanna.fabian-marks@maryland.gov).

Sincerely,

A handwritten signature in black ink that reads "Michele Eberle".

Michele Eberle  
Executive Director