



Maryland Community Health System

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| Committee: | House and Government Operations Committee |
| Bill: | House Bill 413 - Health Insurance – Individual Market Stabilization – Extension of Provider Fee |
| Hearing Date: | February 10, 2022 |
| Position: | Support |

The Maryland Community Health System (MCHS) strongly supports *House Bill 413-Health Insurance – Individual Market Stabilization – Extension of Provider Fee*. This critical legislation would extend the Reimbursement Program through 2028.

The Reinsurance Program has been Maryland’s most effective strategy for reducing the rate of uninsured among working families. The Reinsurance Program has lowered the premium rates of silver plans, making the plans significantly more affordable to individuals who do not qualify for full federal subsidies for qualified health plans.

In December 2021, the Maryland Health Benefit Exchange reported that for families in the range of 150%-200% of federal poverty levels, the number of people in silver plans was 16,635, while the number of people in bronze plans was 4,448ⁱ. This figure has incredibly meaningful implications regarding access. **Almost as four times as many people in the 150-200% FPL range were enrolled in plans that offered lower cost-sharing. Individuals with silver plans can access more health care services because cost-sharing is not as much as a barrier.**

We ask for a favorable report. **This legislation is the single most important measure before the Maryland General Assembly this year on making insurance more affordable for working Marylanders.** If we can provide any additional information, please contact Robyn Elliott at relliott@policypartners.net or (443) 926-3443.

ⁱ <https://www.marylandhbe.com/wp-content/uploads/2022/01/Executive-Report-12312021.pdf>