



Maryland Community Health System

Committee: Senate Finance Committee

Bill Number: SB 365 - Health Insurance - Qualified Resident State Subsidy Program

Hearing Date: February 15, 2022

Position: Support with Amendment

Maryland Community Health System (MCHS) supports *Senate Bill 365 – Health Insurance – Qualified Resident State Subsidy Program*. The bill advances coverage for individuals who are low-income but not qualified for coverage programs because of factors such as immigration status. The Maryland Health Benefit Exchange would establish a subsidy program to support enrollment of these individuals into qualified health plans.

MCHS is a network of federally qualified health centers focused on providing somatic, behavioral, and dental health services to underserved communities. We have seen the impact of expansion of insurance options under the Affordable Care Act. The number of uninsured Marylanders has been reduced by half from about 12% to 6%.ⁱ To further reduce this number, we need to expand opportunities for individuals who are low-income but do not qualify for other state and federal programs. Therefore, we strongly support this legislation that will utilize a state subsidy to make qualified health plans more affordable for qualified applicants.

We would request an amendment to clarify that the program would also include adult dental plans:

On page 2 in line 9, insert “STAND ALONE DENTAL PLAN” after “QUALIFIED HEALTH PLAN”

On page 7 in lines 6 and 9, insert “STAND ALONE DENTAL PLANS” after “QUALIFIED HEALTH PLANS”

We ask for a favorable report. If we can provide any further information, please contact Robyn Elliott at relliott@policypartners.net.

ⁱ <https://www.marylandhealthconnection.gov/10th-anniversary-of-the-affordable-care-act/>