

<u>Mission:</u> To improve public health in Maryland through education and advocacy <u>Vision:</u> Healthy Marylanders living in Healthy Communities

TESTIMONY IN SUPPORT OF HOUSE BILL 953

Maryland Health Benefit Exchange - State-Based Young Adult Health Insurance Subsidies Pilot Program - Amount of Annual Subsidies Before the House Health and Government Operations Committee By: Maryland Public Health Association (MdPHA) February 22, 2024

Chair Peña-Melnyk, Vice-Chair Cullison, and Members of the Health and Government Operations Committee, thank you for this opportunity to testify in favor of HB 953, which would make a technical correction to the Young Adult Health Coverage Subsidy Program to allow any unspent funds designated for prior years of the program to be rolled forward and used for subsidies in future calendar years.

Since this pilot program began, it has had tremendous positive impacts in Maryland. Young adults are the least likely age group to have health coverage. Yet as of July, 2023, according to Maryland Health Benefit Exchange 51,000 young adults were enrolled in coverage through Maryland Health Connection, more than ever before. This program has not only helped young adults newly enroll in health coverage, but also has helped young adults continue to pay their premiums month-to-month to remain covered and has assisted them in purchasing higher-quality coverage with lower cost-sharing. The program has also reduced ethnic and racial disparities with this age group in access to quality, affordable health coverage. At the same time, more young adults enrolled in coverage helps stabilize the marketplace for everyone else. The program has grown in success each year so that now this technical amendment is needed.

We strongly urge you to give a favorable report to HB 953.

The Maryland Public Health Association (MdPHA) is a nonprofit, statewide organization of public health professionals dedicated to improving the lives of all Marylanders through education, advocacy, and collaboration. We support public policies consistent with our vision of healthy Marylanders living in healthy, equitable, communities. MdPHA is the state affiliate of the American Public Health Association, a nearly 145-year-old professional organization dedicated to improving population health and reducing the health disparities that plague our state and our nation.

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