

## **TESTIMONY IN FAVOR OF SENATE BILL 5**

Maryland Health Benefit Exchange - State-Based Young Adult Health Insurance Subsidies Pilot  
Program - Sunset Repeal

Before the Senate Finance Committee

By: Sarah Bur

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Chair Beidle and Members of the Senate Finance Committee, thank you for this opportunity to testify in favor of Senate Bill 5 which would remove the sunset on the State-Based Young Adult Health Insurance Subsidies Program. Special thank you to Senators Lam, Feldman, and Hayes for sponsoring this legislation.

Three years ago when my son aged off of health insurance at age 26 I was very concerned about him accessing health insurance. As a parent, one never stops being concerned about your children's welfare even as they become young adults. At the time my son was working in the service industry at a minimum wage job and could ill afford an expensive policy. Together we went onto the Maryland Health Exchange Website and found my son excellent health insurance that he could afford and keep the same health care provider. I later learned that the reason for the affordable coverage was the Maryland Young Adult Health Insurance Subsidy Program. My son still works in the service industry and doesn't have health insurance through his work. As the years have gone by his health insurance costs have gone up commensurate with increased wages. But the health insurance still remains affordable because of the subsidy. Young adulthood is a very vulnerable time. So many young adults work in industries that do not provide employee health insurance. As a result of the Subsidy, increasing numbers of young adults are gaining health insurance coverage every year which benefits not only the young adults but the Maryland health care system as a whole.

Please give SB 5 a favorable report and support making the Young Adult Health Insurance Subsidy Program permanent.