Delaware-Maryland Synod Evangelical Lutheran Church in America God's work. Our hands.

Testimony Prepared for the Finance Committee on Senate Bill 5 January 29, 2025 Position: Favorable

Madam Chair and members of the Committee, thank you for the opportunity to speak in favor of access to health care in Maryland. I am Lee Hudson, assistant to the bishop for public policy in the Delaware-Maryland Synod, Evangelical Lutheran Church in America, a faith community with congregations in every region of our State.

Our community supported *House Bill 780* of 2021 and *House Bill 814* of 2023, and House companions, for a subsidy project on the Maryland Health Benefit Exchange directed toward medically underinsured young adults. MHBE evaluations have shown the project does increase of medical insurance in a demographic where it had been stubbornly weak.

With leadership from this Committee, Maryland has made good progress insuring the uninsured by implementing the Affordable Care Act effectively and generously. When people do not have medical insurance, medical spending will be consumed by more expensive care.

Within our own spiritual commitments, my community advocates expanding access to health care among all people in the United States and its territories because it is better for all medical consumers. We are, together, healthier when we are united by access to appropriate care. So, we are happy to support this success story in Maryland and make the young adult subsidy program on Maryland's Exchange permanent.

We, therefore, enthusiastically support **Senate Bill 5**, joining faith colleagues in seeking your favorable report.

Lee Hudson