

**Baptist Ministers' Night Conference of
Baltimore and Vicinity (BMNCBV)**
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**TESTIMONY IN SUPPORT OF SENATE BILL 5 BEFORE THE
SENATE FINANCE COMMITTEE**

**BY REV. DR. SANDRA CONNER, PRESIDENT, BMNCBV
JANUARY 29, 2025**

Chair Beidle, Vice Chair Hayes, and Members of the Senate Finance Committee, thank you for this opportunity to testify in favor of Senate Bill 5. Baptist Ministers' Night Conference of Baltimore and Vicinity is an organization that strives to equip faith leaders with resources to do effective health ministries for its congregants.

Young adults are the age group most likely to be uninsured, and this program has made great strides in helping them gain coverage. Thanks to your leadership, tens of thousands of young adults in Maryland have benefitted from the Young Adult Health Insurance Subsidy Program. Many were able to enroll for the first time, while others were better able to pay for their premiums or get better plans with lower cost-sharing. This means that our young people are able to access preventative services and have peace of mind in case of a medical emergency.

This program has been reducing racial and ethnic disparities within this age group. In 2024 enrollment by Black young adults (age 18-34) increased year over year by 46%, and enrollment by Hispanic young adults increased by [50%](#) compared to an overall enrollment increase of 27% for all young adults age 18-34. This is tremendous progress.

Making coverage for young adults more affordable also helps to stabilize premiums within the market as a whole by bringing more healthy people into the market.

We thank your Committee for your leadership in creating this program, and thank Senators Lam, Feldman, and Hayes for sponsoring the legislation to remove the sunset. We pray that our legislators will heed our call and give a favorable report for SB 5.