



TESTIMONY IN SUPPORT OF HB 1082

Health Insurance - Individual Market Stabilization - Establishment of the
State-Based Health Insurance Subsidies Program

FAVORABLE

**TO: Chair Senator Pamela Beidle, Vice Chair Senator Antonio Hayes, all
members of the Senate Finance Committee.**

**FROM: Lynn R. Mortoro, member of the Maryland Episcopal Public Policy
Network. (MEPPN)**

DATE: March 27, 2025

Chair Beidle, Vice Chair Senator Hayes and members of the Senate Finance
Committee.

Thank you for the opportunity to give written testimony on behalf of the House Bill
1082.

As a retired RN and a member of the Episcopal Church, I feel that this bill must be
passed.

Studies have shown that assistance with insurance payments for those who are
struggling results in positive health outcomes. Preventative care can be done, people
are healthier and that results in fewer ER visits. Those Emergency visits that do
happen are at least partially covered by insurance. It is a win for all of us. It is the right
thing as a community to do for those who have less than we do.

The Episcopal Church's position on health care is this:

"The Church supports comprehensive health care and recognizes the need
for universal and equitable access for all."

This position has been repeated for years. We are mandated to support health care for
all people, especially those who are in need.

The Diocese of Maryland requests a **Favorable** report