



Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc  
2101 East Jefferson Street  
Rockville, Maryland 20852

January 29, 2025

The Honorable Pamela Beidle  
Senate Finance Committee  
3 East, Miller Senate Office Building  
11 Bladen Street  
Annapolis, Maryland 21401

**RE: SB 5 – Support**

Dear Chair Beidle and Members of the Committee:

Kaiser Permanente is pleased to support SB 5, Maryland Health Benefit Exchange – State-Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal.

Kaiser Permanente is the largest private integrated health care delivery system in the United States, delivering health care to over 12 million members in eight states and the District of Columbia.<sup>1</sup> Kaiser Permanente of the Mid-Atlantic States, which operates in Maryland, provides and coordinates complete health care services for over 825,000 members. In Maryland, we deliver care to approximately 475,000 members.

Kaiser Permanente supports state-funded subsidy enhancements, like the Young Adult Subsidy Program, because they provide an immediate and direct benefit to consumers. Subsidy enhancements are relatively simple for states to administer through existing tax methodologies and they can be implemented relatively quickly. We appreciate that younger adults have not historically purchased health insurance at the same rate as other age groups and support policies that encourage this group to enter the market. The Young Adult Subsidy Program can help qualifying individuals purchase lower cost coverage as they transition off other forms of coverage, such as individuals becoming ineligible for Medicaid. We are also concerned about the market impacts of the enhanced federal premium tax credits set to expire at the end of this year and we will continue advocating for an extension of this federal policy.

Thank you for the opportunity to comment. Please feel free to contact me at [Allison.W.Taylor@kp.org](mailto:Allison.W.Taylor@kp.org) or (919) 818-3285 with questions.

Sincerely,

A handwritten signature in brown ink that reads "Allison Taylor".

Allison Taylor  
Director of Government Relations  
Kaiser Permanente

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<sup>1</sup> Kaiser Permanente comprises Kaiser Foundation Health Plan, Inc., the nation's largest not-for-profit health plan, and its health plan subsidiaries outside California and Hawaii; the not-for-profit Kaiser Foundation Hospitals, which operates 39 hospitals and over 650 other clinical facilities; and the Permanente Medical Groups, self-governed physician group practices that exclusively contract with Kaiser Foundation Health Plan and its health plan subsidiaries to meet the health needs of Kaiser Permanente's members.