



January 27th, 2025

Testimony of Laura Hale

American Heart Association

Favorable SB 5 Maryland Health Benefit Exchange – State–Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal

Dear Chair Beidle, Vice Chair Hayes, and Honorable Members of the Finance Committee,

Thank you for the opportunity to speak before the committee today. The American Heart Association extends its strong support for SB 5 Maryland Health Benefit Exchange – State–Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal. My name is Laura Hale and I am the Director of Government Relations for the American Heart Association.

Young adults are the age group most likely to be uninsured, and [nearly half](#) of uninsured young adults report problems paying medical bills. Keeping Marylanders insured is essential as it continues to improve heart health and can help to identify potential health concerns early when more easily treatable or preventable.

According to Maryland Health Benefit Exchange (MHBE) since the start of the program young adult enrollment increased much faster than enrollment as a whole ([46% vs. 30%](#)), and is benefitting [over 64,000](#) people for health plan year 2025. Many young adults have been able to purchase coverage from Maryland Health Connection for the first time, while others are better able to pay their premiums each month to avoid losing coverage.

Young adults now make up [36%](#) of total enrollment, which is helping to stabilize market premiums for all age groups by bringing more healthy people into the risk pool.

Maryland remains a leader in health in the nation and programs such as this one show the forward thinking that creates a world of longer healthier lives. The American Heart Association urges a favorable report on Senate Bill 5.