



TESTIMONY IN FAVOR OF SENATE BILL 5

Maryland Health Benefit Exchange - State-Based Young Adult Health Insurance Subsidies Pilot Program -
Sunset Repeal

Before the Senate Finance Committee

By: Stephanie Klapper, Deputy Director, Maryland Health Care for All! Coalition

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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 which would remove the sunset on the Young Adult Health Insurance Subsidies Program. Special thank you to Senators Lam, Feldman, and Hayes for sponsoring this legislation.

I am testifying on behalf of the [Maryland Health Care for All! Coalition](#) which is made up of over 400 faith, business, labor, community, and health care organizations across the state, and our mission is quality, affordable health care for all Marylanders. Under your leadership we have made great gains in Maryland. Over 400,000 Marylanders have enrolled in health coverage since the passage of the Affordable Care Act, cutting Maryland's uninsured rate in half. We could not have achieved this without innovative programs that your Committee has passed including the Young Adult Health Insurance Subsidy Pilot Program.

Young adults are the age group most likely to be uninsured, and [nearly half](#) of uninsured young adults report problems paying medical bills. This program has made great strides in helping young Marylanders gain coverage, improving their health and financial stability. 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 have upgraded to higher metal-level plans with lower deductibles, co-insurance, and co-pays. This program also continues to reduce disparities by race and ethnicity. 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.

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.

Thank you for your commitment to improving access to quality, affordable health coverage. To protect the health coverage of the young adults who are benefitting from your leadership, I urge a favorable report for SB 5.

Maryland Health Care for All! Coalition

