



Bill No: SB5
Title: Maryland Health Benefit Exchange – State–Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal
Committee: Finance
Hearing: January 29, 2025
Position: SUPPORT

The Maryland Legislative Agenda for Women (MLAW) is a statewide coalition of women’s groups and individuals formed to provide a non-partisan, independent voice for Maryland women and families. MLAW’s purpose is to advocate for legislation affecting women and families. To accomplish this goal, MLAW creates an annual legislative agenda with issues voted on by MLAW members and endorsed by organizations and individuals from all over Maryland. **SB5 - Maryland Health Benefit Exchange – State–Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal** is a priority on the [2025 MLAW Agenda](#) and we urge your support.

SB5 will extend the very successful Young Adult Health Insurance Subsidy Program past 2025 so that it can keep helping young Marylanders enroll in and maintain their health insurance.

Uninsured women often have inadequate access to care, get a lower standard of care when they are in the health system, and have poorer health outcomes. Compared to women with insurance, uninsured women have lower use of important preventive services such as mammograms, Pap tests, and timely blood pressure checks. They are also less likely to report having a regular doctor.

Thankfully, the Young Adult Health Insurance Subsidy Program has been helping more young women access health coverage through Maryland Health Connection for the first time, while others already had coverage and are better able to afford their plans or upgrade to higher metal-level plans with lower deductibles, co-pays, and co-insurance. When more young adults purchase health coverage, it is good for everybody because it helps stabilize health insurance premiums for all other age groups purchasing coverage through the marketplace.

As of September 2024, about 29,156 young women received federal subsidies compared with 21,340 young men, and the majority of these individuals also received the young adult subsidy. The program has been very effective in helping young women gain, keep, and improve their health coverage. Yet, the program is set to expire in 2025, and after that young women could find their health coverage unaffordable.

Young women especially are being helped by the program at high rates, and could be in danger of losing access to affordable health coverage if the program expires. This program has been reducing racial and ethnic disparities. In 2024, enrollments by both black and Hispanic Marylanders are up more than 25 percent year over year. If the program ends, we could roll back progress.

For these reasons, MLAW strongly urges the passage of SB5.

Maryland Legislative Agenda for Women
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MLAW 2025 Supporting Organizations

The following organizations have signed on in support of our 2025 Legislative Agenda:

1199 SEIU United Healthcare Workers East
AAUW Anne Arundel County
AAUW Garrett Branch
AAUW Howard County
AAUW Kensington-Rockville Branch
AAUW Maryland
Anne Arundel County NOW
Bound for Better, advocates for Domestic Violence
Calvert County Democratic Womens' Club
Charles County Commission for Womrn
Child Justice, Inc.
City of College Park MD
Court Watch Montgomery
Delta Sigma Theta Sorority North Arundel County Alumnae Chapter
FinnCORE, Inc.
Frederick County Commission for Women
Interfaith Action for Human Rights
Kids for Saving Earth
Maryland Chapter, National Organization for Women
Maryland Coalition Against Sexual Assault
Maryland Network Against Domestic Violence
Montgomery County, MD, NOW
National Coalition of 100 Black Women, Inc., Anne Arundel County Chapter
NCBWSOMD
ShareBaby, Inc.
Stella's Girls Incorporated
SUB&S LLC
The Rebuild, Overcome, and Rise (ROAR) Center of UMB
Trans Maryland
Unrooted Culture
Women of Honor International
Women's Equality Day Celebration across Maryland Coalition
Women's Equity Center and Action Network (WE CAN)
Women's Law Center of Maryland

*signed on as of 1/26/2025

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