



**Mission:** To improve public health in Maryland through education and advocacy **Vision:** Healthy Marylanders living in Healthy Communities

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**Testimony In Support of HB 1082**  
**Health Insurance - Individual Market Stabilization - Establishment of the State-Based**  
**Health Insurance Subsidies Program**  
**Before the Senate Finance Committee**  
**By: Maryland Public Health Association (MdPHA)**  
**March 27, 2025**

Chair Beidle, Vice-Chair Hayes, and Members of the Finance Committee, thank you for the opportunity to submit supportive testimony for HB 1082. Thanks to your Committee's leadership, we have made great progress in Maryland improving access to health coverage, cutting the uninsured rate in half since the passage of the Patient Protection and Affordable Care Act through programs like the Easy Enrollment Health Insurance Program and Young Adult Health Insurance Subsidy Program. HB 1082 would help ensure that Marylanders who rely on federal subsidies to be able to afford private health coverage through the Maryland Health Benefit Exchange would receive state assistance affording plans if federal subsidies were to be decreased or eliminated through 2028. When more Marylanders have access to health coverage, we all benefit through reduced uncompensated care, stabilized health insurance premiums, and smaller emergency room wait times. We urge the Senate Finance Committee to pass HB 1082. Thank you for your leadership and commitment to public health.

*The Maryland Public Health Association (MdPHA) is a nonprofit, statewide organization of public health professionals dedicated to improving the lives of all Marylanders through education, advocacy, and collaboration. We support public policies consistent with our vision of healthy Marylanders living in healthy, equitable, communities. MdPHA is the state affiliate of the American Public Health Association, a nearly 145-year-old professional organization dedicated to improving population health and reducing the health disparities that plague our state and our nation.*

**Maryland Public Health Association (MdPHA)**  
**PO Box 7045 • 6801 Oak Hall Ln • Columbia, MD 21045-9998**  
**GetInfo@MdPHA.org [www.mdpha.org](http://www.mdpha.org) 443.475.0242**