



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

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: Maryland Public Health Association (MdPHA)
January 29, 2025

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.

Under your leadership, Maryland has seen significant progress. Since the Affordable Care Act was enacted, more than 400,000 residents have signed up for health coverage, [effectively reducing the state's uninsured rate by 50%](#). This success is largely due to forward-thinking initiatives like the Young Adult Health Insurance Subsidy Pilot Program, which your committee has championed.

Young adults are the demographic most likely to be without insurance, with nearly half of uninsured young adults struggling to afford medical bills. This program has made a meaningful impact, helping young people in Maryland gain access to coverage, which in turn improves both their health and financial security. According to the Maryland Health Benefit Exchange (MHBE), young adult enrollment has grown significantly faster than the overall enrollment rate—[46% compared to 30%](#). For the 2025 health plan year, [over 64,000 individuals](#) have benefited from this initiative. Many young adults are now able to secure coverage through Maryland Health Connection for the first time, while others are better equipped to manage their premiums and avoid gaps in coverage. Additionally, many young adults have been able to upgrade to plans with more affordable deductibles, co-insurance, and co-pays.

The program also continues to make strides in reducing racial and ethnic disparities. For instance, in 2024, enrollment among Black young adults (ages 18-34) grew by 46%, and Hispanic young adults saw a [50% increase](#), compared to a 27% rise in total enrollment for this age group. Young adults now represent [36%](#) of total enrollment, helping to stabilize market premiums for all age groups by adding more healthy individuals to the risk pool.

Thank you for your dedication to expanding access to high-quality, affordable health coverage for Marylanders. To protect the health coverage of the young adults who are benefitting from your leadership, the Maryland Public Health Association urges a favorable report for SB 5

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 443.475.0242