



Testimony in support of SB 5

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

Chair Beidle and members of the Senate Finance Committee,

My name is Ricarra Jones, and I am the Political Director of 1199SEIU United Healthcare Workers East. We are the largest healthcare workers union in the nation – representing 10,000 healthcare workers in long-term care facilities and hospitals across Maryland. 1199 SEIU supports Senate Bill 5 which would remove the sunset on this important health care program. 1199 SEIU supports policies like SB 5 that helps expand health care coverage to more Marylanders so that healthcare workers are not overburdened by patients who had barriers to care.

The two-year pilot program has been very successful. Young adults are the age group most likely to be uninsured, and this program has made great strides in helping them gain coverage. Young adults were more likely to pay their premiums and continue coverage. It is critical that this program continue to help young adults, many of whom have been able to access health coverage through Maryland Health Connection for the first time, while others already had coverage and were better able to afford their plans or upgrade to higher metal-level plans with lower cost-sharing.

SB 5 addresses a racial equity issue within healthcare. This program has been reducing racial and ethnic disparities within this age group. 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. This program is improving health equity in our state.

Making coverage for young adults more affordable also helps to stabilize premiums within the market as a whole by bringing more healthy people into the market. We respectfully urge a favorable report for SB 5.

In Unity,

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