

Stella Hong

Committee: Finance Committee

Committee Bill Number: SB0005- Maryland Health Benefit Exchange – State-Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal

Date: January 29, 2025

Position: Support with Amendments

My name is Stella Hong, and I am a senior at Johns Hopkins University studying Biology. I am submitting this testimony in strong support of Senate Bill 5, which seeks to rename and make permanent the State-Based Young Adult Health Insurance Subsidies Program. As a Maryland resident, I'm happy that this legislation helps ensure that young adults have access to affordable health insurance coverage. However, I respectfully urge an amendment to expand the scope of the program to include increased funding aimed at lowering the cost of dental insurance.

I volunteer weekly at Barclay Elementary school in Baltimore City to teach 1st and 2nd grade students about healthy dental health practices. Despite the oldest children being 8 years old, the children frequently tell me that they've never been to the dentist or tell me that their teeth feel sore from cavities. Though I can educate them about the benefits of dental visits, I cannot convince their parents to pay hundreds of dollars out of pocket just for a check-up, especially as the children have multiple kids in the family. Barclay Elementary school is a Title I school, and lack of access to dental care disproportionately impacts low-income students.

The continuation of the State-Based Young Adult Health Insurance Subsidies Program is critical to addressing the barriers young adults face in accessing healthcare. This program has already demonstrated its potential to bridge gaps in health insurance affordability, providing crucial financial support to a population that often struggles to secure comprehensive coverage.

By removing the program's sunset provision and granting the Maryland Health Benefit Exchange the flexibility to implement it as funding allows, this bill ensures the program's longevity and sustainability. This is necessary to build a healthcare system in Maryland with equitable access for Maryland's younger residents.

While the bill focuses on health insurance subsidies for young adults, I strongly recommend expanding the program to include increased funding for lowering dental insurance costs. Oral health is a critical component of overall health, yet it is often overlooked in discussions about healthcare affordability. Young adults, in particular, frequently forgo dental care due to high out-of-pocket costs, leading to preventable oral health issues that can escalate into more serious health complications.

Sincerely,

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