



March 27, 2025

Senator Beidle, Chair  
Senator Hayes, Vice Chair  
Senate Finance Committee  
3 East Miller Senate Office Building  
Annapolis, Maryland 21401

Dear Chair Beidle, Vice Chair Hayes and members of the Committee:

The Leukemia and Lymphoma Society is grateful for the opportunity to provide comments in support of HB 1082. We thank the Delegates for carrying this piece legislation to protect Marylanders facing uncertainty around the potential expiration of the enhanced Advance Premium Tax Credit (eAPTC) subsidies implemented by the Inflation Reduction Act (IRA).

Enhanced The enhanced APTCs have provided financial assistance to individuals and families purchasing health insurance through the Maryland individual marketplace and have been a lifeline for many Marylanders who might be otherwise unable to access care due to prohibitively expensive monthly premiums. In fact, according to recent reporting, the 2024 open enrollment period saw “a record-breaking 247,000 Marylanders who got private health insurance through the state’s insurance marketplace...an increase which includes more Black, Hispanic, and young Marylanders.”<sup>1</sup>

However, the impending expiration of the eAPTCs poses risks to the health and financial security of Marylanders. If the enhanced subsidies do not continue, many individuals and families could face dramatic increases in their premium costs, putting high-quality health coverage out of reach. For blood cancer patients, affordable access to high quality insurance is essential to diagnosing, treating and managing their disease.

By maintaining affordable premiums, HB 1082 helps to ensure that the individual health insurance market stability by keeping patients complex and chronic illnesses covered while also preventing healthy individuals from being priced out and exiting the marketplace.

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<sup>1</sup> <https://marylandmatters.org/2025/01/18/more-black-hispanic-and-young-marylanders-enrolled-in-state-insurance-marketplace/>

The expiration of the enhanced eAPTCs poses an immediate and critical threat to Marylanders' access to affordable healthcare and we urge the committee to support HB 1082.

Sincerely,

Lauren Edwards  
Director, State Government Affairs  
The Leukemia & Lymphoma Society  
lauren.edwards@lls.org | (804) 922-3446