



TESTIMONY TO THE SENATE FINANCE COMMITTEE

HB 718: Maryland Health Insurance Coverage Protection Commission- Established

POSITION: Support

BY: Linda Kohn, President

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The League of Women Voters believes that every Maryland resident should have access to affordable, equitable, quality health care. **Passage of the Patient Protection and Affordable Care Act (ACA) in 2010 enabled over 600,000 previously uninsured Marylanders to gain access to health care through the state's adoption of Medicaid expansion or by enrolling in an affordable ACA Qualified Health Plan available on the Health Benefit Exchange.** As a strong supporter of the ACA since its inception, the League of Women Voters has fought vigorously against efforts to repeal or diminish the law. The Maryland League thus supports **HB 718: Maryland Health Insurance Coverage Protection Commission.**

The benefits of the Affordable Care Act remain clear:

- Coverage can no longer be denied due to pre-existing conditions
- Subsidies for premiums are available for those with low incomes
- Inclusion of **essential health benefits** such as doctor visits, behavioral health care, preventive and wellness management, reproductive health care, rehabilitative services, laboratory tests, and prescription drugs are mandated

Owing to improved health care access available through affordable ACA plans and Medicaid expansion, the number of uninsured Marylanders fell from 11% before ACA passage to less than 6% in 2025. **However, this improved access to health care is not guaranteed.**

Due to recent developments in Congress and the courts, efforts may be made to repeal, weaken, or irrevocably compromise the fundamental principles of the ACA. Changes in Medicare and Medicaid may also contribute to large-scale loss of affordable health coverage. **HB 718 proposes the establishment of a Commission to monitor any changes to the ACA, Medicaid, or Medicare that would adversely affect the health and well-being of Marylanders, and develop a plan to mitigate those negative effects. The League of Women Voters Maryland urges a favorable report for House Bill 718.**