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WOMEN LEGISLATORS OF MARYLAND
THE MARYLAND GENERAL ASSEMBLY

January 28, 2025

To: Senator Pamela Beidle, Chair
Senator Antonio Hayes, Vice Chair
Finance Committee

The Maryland Women's Caucus is proud to express our unanimous support for **SB 5: Maryland Health Benefit Exchange - State-Based Young Adult Health Insurance Subsidies Pilot Program - Sunset Repeal**. This vital piece of legislation aims to remove the sunset provision for the State-Based Young Adult Health Insurance Subsidies Pilot Program, ensuring that young Marylanders between the ages of 19 and 34 continue to have access to the health insurance subsidies they need to remain covered.

As you are aware, young Marylanders between the ages of 19 and 34 constitute the largest group of uninsured individuals in the state. While many of them earn too much to qualify for federal subsidies through the exchanges, they also do not make enough to afford the cost of comprehensive health insurance. For many women in this age group, this lack of affordable coverage can have devastating consequences.

Access to health insurance is not just a matter of preventing illness, but also ensuring women can get the care they need for reproductive health, maternity services, mental health, and preventive care. The need for affordable healthcare for young women in Maryland is pressing, and **SB 5** directly addresses the gap that this group faces. By extending this program, this legislation provides young Marylanders with the support they need to maintain their health and continue contributing to the workforce without the fear of financial ruin due to healthcare costs.

We respectfully urge the Finance Committee to issue a **favorable report** for **SB 5**. Together, we can ensure that Maryland's young women are not left behind and that they can continue to access the healthcare they deserve.

Thank you for your consideration and your dedication to improving the lives of Maryland's women and families.