

# **SB 5\_YA Subsidies\_Support.pdf**

Uploaded by: Allison Taylor

Position: FAV



Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc  
2101 East Jefferson Street  
Rockville, Maryland 20852

January 29, 2025

The Honorable Pamela Beidle  
Senate Finance Committee  
3 East, Miller Senate Office Building  
11 Bladen Street  
Annapolis, Maryland 21401

**RE: SB 5 – Support**

Dear Chair Beidle and Members of the Committee:

Kaiser Permanente is pleased to support SB 5, Maryland Health Benefit Exchange – State-Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal.

Kaiser Permanente is the largest private integrated health care delivery system in the United States, delivering health care to over 12 million members in eight states and the District of Columbia.<sup>1</sup> Kaiser Permanente of the Mid-Atlantic States, which operates in Maryland, provides and coordinates complete health care services for over 825,000 members. In Maryland, we deliver care to approximately 475,000 members.

Kaiser Permanente supports state-funded subsidy enhancements, like the Young Adult Subsidy Program, because they provide an immediate and direct benefit to consumers. Subsidy enhancements are relatively simple for states to administer through existing tax methodologies and they can be implemented relatively quickly. We appreciate that younger adults have not historically purchased health insurance at the same rate as other age groups and support policies that encourage this group to enter the market. The Young Adult Subsidy Program can help qualifying individuals purchase lower cost coverage as they transition off other forms of coverage, such as individuals becoming ineligible for Medicaid. We are also concerned about the market impacts of the enhanced federal premium tax credits set to expire at the end of this year and we will continue advocating for an extension of this federal policy.

Thank you for the opportunity to comment. Please feel free to contact me at [Allison.W.Taylor@kp.org](mailto:Allison.W.Taylor@kp.org) or (919) 818-3285 with questions.

Sincerely,

A handwritten signature in brown ink that reads "Allison Taylor".

Allison Taylor  
Director of Government Relations  
Kaiser Permanente

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<sup>1</sup> Kaiser Permanente comprises Kaiser Foundation Health Plan, Inc., the nation's largest not-for-profit health plan, and its health plan subsidiaries outside California and Hawaii; the not-for-profit Kaiser Foundation Hospitals, which operates 39 hospitals and over 650 other clinical facilities; and the Permanente Medical Groups, self-governed physician group practices that exclusively contract with Kaiser Foundation Health Plan and its health plan subsidiaries to meet the health needs of Kaiser Permanente's members.

# **SB0005\_State\_Based\_Young\_Adult\_Health\_Insurance\_Su**

Uploaded by: Cecilia Plante

Position: FAV



## TESTIMONY For SB0005

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

**Bill Sponsor:** Senator Lam

**Committee:** Finance

**Organization Submitting:** Maryland Legislative Coalition

**Person Submitting:** Cecilia Plante, co-chair

**Position:** FAVORABLE

I am submitting this testimony in favor of SB0005 on behalf of the Maryland Legislative Coalition. The Maryland Legislative Coalition is an association of activists - individuals and grassroots groups in every district in the state. We are unpaid citizen lobbyists and our Coalition supports well over 30,000 members.

The original Health Benefit Exchange Fund that became law in 2021 had a pilot program that would help young adults, between 18 and 41 years of age and making 133% to 400% below poverty level to, pay for insurance premiums. This is good for the state, because we want young people to participate in our insurance plans since they are generally in good health. Secondly, it helps young people who do need emergency care afford it without going broke.

This bill would make the pilot program permanent and provide funding for it. We strongly support this bill and recommend a **FAVORABLE** report in committee.

# **Children's National Testimony - SB 5 - Ilana Lavin**

Uploaded by: Ilana Lavin

Position: FAV



111 Michigan Ave NW  
Washington, DC 20010-2916  
ChildrensNational.org

**Testimony of Ilana Lavina, M.D.  
Fellow Physician, Pediatric Emergency Medicine  
Children's National Hospital  
Emergency Medicine and Trauma Center**

**SB 5: Maryland Health Benefit Exchange – State-Based Young Adult Health Insurance Subsidies  
Pilot Program – Sunset Repeal  
Position: FAVORABLE  
January 29, 2025  
Senate Finance Committee**

Chair Beidle, Vice Chair Hayes and members of the committee, thank you for the opportunity to provide testimony in favor of SB 5. My name is Dr. Ilana Lavina, and I am a fellow physician in the Pediatric Emergency Department at Children's National Hospital. Children's National has been serving the nation's children since 1870. Nearly 60% of our patients are residents of Maryland, and we maintain a network of community-based pediatric practices, surgery centers and regional outpatient centers in Maryland.

This is an important bill because if passed, it will increase access to health insurance for young adults ages 18 to 41 in our state by ensuring that subsidies are provided on a permanent basis following the end of the five-year pilot. As a pediatrician, although I most often am caring for infants and children, I also frequently care for young adults, especially those with chronic illnesses such as sickle cell anemia or diabetes. These individuals often experience difficulty with transitioning from pediatric to adult providers, which can lead to worsening complications of these chronic illnesses. By ensuring affordable and accessible health insurance during this critical transition period, we can ensure that these young adults do not lose access to the consistent care that they need. One example of a patient I cared for who was impacted by his ability to maintain health insurance was a young man in his mid-20s who had sickle cell anemia who came to the emergency department for a pain crisis, a common complication. I was able to stabilize him in the ER and begin to treat his pain, but he required hospital admission for ongoing pain management, and due to his age we could not admit him to the inpatient service at Children's National. However, he had already transferred his care to an outpatient hematology provider in Maryland. I was able to find the hospital with which this provider was affiliated and

arrange a prompt transfer for inpatient management by adult providers. In fact, the accepting physician I spoke with at the hospital in Maryland actually remembered the patient from prior admissions. I have cared for many other young adults who have not had such seamless transfers of care because of issues with transitioning to adult providers, often due to lack of access to insurance throughout the transition to young adulthood. Thankfully, this patient's continued insurance access allowed him to continue to receive age-appropriate care for his lifelong chronic illness and streamlined his emergency care.

An additional important aspect of this bill, which resonates with me as a pediatrician, is the fact that many of the young adults in the 18-to-41 age range are parents of young children. It is well-known that parental access to healthcare improves health outcomes and access to care for children. For example, studies have shown that insurance access for low-income parents is associated with increased use of preventive care for their children.<sup>1</sup> We also know that access to behavioral health varies by insurance status, with lower access to care for uninsured populations.<sup>2</sup>

I recall a recent emergency department shift in which I was caring for a toddler who presented with pneumonia and needed to be admitted to the inpatient unit. When I went to check in on him, I noticed that his mother was having severe difficulty breathing. She mentioned that she had asthma and had also been feeling sick but had run out of her asthma medications and did not have insurance to refill them. Due to her severe symptoms, we ultimately had to transfer her to an adult emergency department for ongoing care, separating her from her son during his hospitalization. If she had had insurance access to preventative care, such as a daily asthma controller, or the ability to see a doctor sooner at the onset of her symptoms, this outcome, which was harmful for both the mother and child, may have been avoided.

Children's National remains committed to increasing access to insurance for our patients and their families. This health insurance subsidy provides an important pathway to essential services at a critical time, while transitioning to adulthood and entering new life phases that often involve additional family needs. The physical and mental health habits my patients establish as young adults can impact access to health care services for the whole family for years to come.

I applaud Senator Lam for introducing this important legislation, which will have a profound impact on the lives of young adults, children and families in Maryland and respectfully request a favorable report on SB 5. Thank you for the opportunity to submit testimony. I am happy to respond to any questions you may have.

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<sup>1</sup> Venkataramani, M., Pollack, C. E., & Roberts, E. T. (2017). Spillover effects of adult Medicaid expansions on children's use of preventive services. *Pediatrics*, 140(6).

<sup>2</sup> Nirmita Panchal, M.R. (2022) *How does use of mental health care vary by demographics and health insurance coverage?*, KFF. Available at: <https://www.kff.org/mental-health/issue-brief/how-does-use-of-mental-health-care-vary-by-demographics-and-health-insurance-coverage/> (Accessed: 20 January 2025).

**For more information, please contact:**

Austin Morris, Government Affairs Manager

[almorris@childrensnational.org](mailto:almorris@childrensnational.org)



**SB5\_MdPHA.pdf**

Uploaded by: Ilona Kabara

Position: FAV



**Mission:** *To improve public health in Maryland through education and advocacy* **Vision:**  
*Healthy Marylanders living in Healthy Communities*

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**TESTIMONY IN FAVOR OF SENATE BILL 5  
Maryland Health Benefit Exchange - State-Based Young Adult Health  
Insurance Subsidies Pilot Program - Sunset Repeal  
Before the Senate Finance Committee  
By: Maryland Public Health Association (MdPHA)  
January 29, 2025**

Chair Beidle, Vice Chair Hayes, and Members of the Senate Finance Committee, thank you for this opportunity to testify in favor of Senate Bill 5 which would remove the sunset on the Young Adult Health Insurance Subsidies Program. Special thank you to Senators Lam, Feldman, and Hayes for sponsoring this legislation.

Under your leadership, Maryland has seen significant progress. Since the Affordable Care Act was enacted, more than 400,000 residents have signed up for health coverage, [effectively reducing the state's uninsured rate by 50%](#). This success is largely due to forward-thinking initiatives like the Young Adult Health Insurance Subsidy Pilot Program, which your committee has championed.

Young adults are the demographic most likely to be without insurance, with nearly half of uninsured young adults struggling to afford medical bills. This program has made a meaningful impact, helping young people in Maryland gain access to coverage, which in turn improves both their health and financial security. According to the Maryland Health Benefit Exchange (MHBE), young adult enrollment has grown significantly faster than the overall enrollment rate—[46% compared to 30%](#). For the 2025 health plan year, [over 64,000 individuals](#) have benefited from this initiative. Many young adults are now able to secure coverage through Maryland Health Connection for the first time, while others are better equipped to manage their premiums and avoid gaps in coverage. Additionally, many young adults have been able to upgrade to plans with more affordable deductibles, co-insurance, and co-pays.

The program also continues to make strides in reducing racial and ethnic disparities. For instance, in 2024, enrollment among Black young adults (ages 18-34) grew by 46%, and Hispanic young adults saw a [50% increase](#), compared to a 27% rise in total enrollment for this age group. Young adults now represent [36%](#) of total enrollment, helping to stabilize market premiums for all age groups by adding more healthy individuals to the risk pool.

Thank you for your dedication to expanding access to high-quality, affordable health coverage for Marylanders. To protect the health coverage of the young adults who are benefitting from your leadership, the Maryland Public Health Association urges a favorable report for SB 5

*The Maryland Public Health Association (MdPHA) is a nonprofit, statewide organization of public health professionals dedicated to improving the lives of all Marylanders through education, advocacy, and collaboration. We support public policies consistent with our vision of healthy Marylanders living in healthy, equitable, communities. MdPHA is the state affiliate of the American Public Health Association, a nearly 145-year-old professional organization dedicated to improving population health and reducing the health disparities that plague our state and our nation.*

**Maryland Public Health Association (MdPHA)**  
**PO Box 7045 • 6801 Oak Hall Ln • Columbia, MD 21045-9998**  
**GetInfo@MdPHA.org [www.mdpha.org](http://www.mdpha.org) 443.475.0242**

# **SB5 MHBE Subsidies LOS Final.pdf**

Uploaded by: Irnise Williams

Position: FAV



**CAROLYN A. QUATTROCKI**  
*Chief Deputy Attorney General*

**LEONARD J. HOWIE III**  
*Deputy Attorney General*

**CARRIE J. WILLIAMS**  
*Deputy Attorney General*

**ZENITA WICKHAM HURLEY**  
*Chief, Equity, Policy, and Engagement*

**STATE OF MARYLAND**  
**OFFICE OF THE ATTORNEY GENERAL**  
**CONSUMER PROTECTION DIVISION**  
**HEALTH EDUCATION AND ADVOCACY UNIT**

**WILLIAM D. GRUHN**  
*Division Chief*

**PETER V. BERNS**  
*General Counsel*

**CHRISTIAN E. BARRERA**  
*Chief Operating Officer*

**IRNISE F. WILLIAMS**  
*Assistant Attorney General*

**ANTHONY G. BROWN**  
*Attorney General*

January 27, 2025

To: The Honorable, Pamela Beidle, Chair  
Senate Finance Committee

From: Irnise F. Williams, Deputy Director, Health Education Advocacy Unit

Re: Senate Bill 0005- Maryland Health Benefit Exchange – State–Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal- **Support**

The Office of the Attorney General, Health Education and Advocacy Unit, writes to urge your support of Senate Bill 0005 which repeals the sunset provision of the Young Adult Subsidy (YAS) Pilot Program established by HB780/SB729 during the 2021 session of the General Assembly. The original bill authorized the young adult subsidy as a pilot program for calendar years 2022 and 2023 and was funded by a health insurance provider fee assessment.

“Young Invincibles,” adults ages 18-34, tend to be uninsured at a higher level than other populations, particularly among Black and Latino adults. According to MHBE data, over 60,000 young adults are currently benefiting from increased financial assistance through the YAS program, reducing household premiums for YAS recipients by an average of 30%. Since the launch of the program in 2022, Maryland Health Connection (MHC) has seen unprecedented growth in young adult enrollment, with young adult enrollees aged 18-34 increasing from a little over 45,000 in 2021, to over 62,000 as of January 2024. This equated to a 46% enrollment increase for young adults compared to an all-age MHC enrollment increase of 30% since the launch of the program in 2022. Young adults now account for 30% of total MHC enrollment, up from 27% of total enrollment prior to the program in 2021. These gains in enrollment were propelled by the additional financial help provided by the young adult subsidy. The increase in the number of younger, healthy adults improves the risk pool for the individual market and stabilizes health insurance premiums for all enrollees.

This bill makes the young adult subsidy program permanent beyond 2025, contingent on funding. The benefits of the program are evident, helping to insure Marylanders who are often marginalized and unable to afford the cost of comprehensive insurance, while helping to improve the broader risk pool.

We urge a favorable report on Senate Bill 0005.

# **SB 5 - Maryland Health Benefit Exchange – State–Ba**

Uploaded by: Jake Whitaker

Position: FAV



Maryland  
Hospital Association

**Senate Bill 5- Maryland Health Benefit Exchange – State-Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal**

**Position: *Support***  
January 29, 2025  
Senate Finance Committee

**MHA Position**

On behalf of the Maryland Hospital Association's (MHA) member hospitals and health systems, we appreciate the opportunity to comment in support of Senate Bill 5 which would make the current State-Based Young Adult Health Insurance Subsidies Pilot a permanent program.

Broad-based, affordable, and comprehensive health insurance is integral to hospitals' ability to provide high-quality care. It also is key to the state's success under the Total Cost of Care Model, which pushes accountability for whole-person care, including population health. Maryland hospitals are strong proponents of the state's efforts to expand health care coverage, supporting Medicaid expansion, offering subsidized individual and small group health plans through the Maryland Health Benefit Exchange (MHBE), and most recently the creation of the individual market reinsurance program.

While the state has made great strides in increasing access to health coverage, nearly 400,000 Marylanders remain uninsured, and even more are underinsured, which often prevents access to care and results in worse health outcomes. The Young Adult Health Insurance Subsidies Pilot Program reduced the number of uninsured and underinsured Marylanders by significantly increasing enrollment by young adults aged 18-37 (previously 18-34), which has historically made up more than 40% of Maryland's uninsured population.

This program provides, on average, \$450 in premium subsidies to qualifying young adults. As a result, enrollment by young adults rose by 21% in the most recent plan year compared to the previous year (89,642 in plan year 2025 compared to 73,858 the year before). As a result, the number of young adults enrolled in health plans rises each year, improves the risk pool, lowers health insurance costs, and increases access to care.

Finally, while a state-subsidies program will lower premiums, we urge policymakers to address the increasing consumer out-of-pocket costs included in commercial health insurance plans and focus on consumer health insurance literacy. High deductibles, increased cost-sharing requirements, and lack of transparency regarding coverage from health insurers resulted in unexpected financial obligations for patients who thought they were covered for much-needed services. These high out-of-pocket costs create significant underinsurance for covered individuals, and most importantly, deter them from seeking appropriate health care.



For these reasons, we request a favorable report on SB 5.

For more information, please contact:

Jake Whitaker, Assistant Vice President, Government Affairs & Policy

[Jwhitaker@mhaonline.org](mailto:Jwhitaker@mhaonline.org)

# **SB 5\_FAV\_Varwig.pdf**

Uploaded by: Jana Varwig

Position: FAV

## **TESTIMONY IN FAVOR OF SENATE BILL 5**

Maryland Health Benefit Exchange - State-Based Young Adult Health Insurance Subsidies Pilot  
Program - Sunset Repeal  
Before the Senate Finance Committee

By: Jana Varwig

January 29, 2025

Chair Beidle and Members of the Senate Finance Committee, thank you for this opportunity to testify in favor of Senate Bill 5 which would remove the sunset on the State-Based Young Adult Health Insurance Subsidies Program. I especially thank Sen. Lam, Sen. Feldman, and Sen. Hayes for sponsoring this legislation. Finally, thank you to the Committee for your leadership in creating this program which helps so many people.

In my career as an administrator in higher education in Maryland, prior to this program I saw many young adults, particularly young alumni who did not have health insurance - either they could not be on a parent's plan or they had aged out of their parent's plan and they were working for an employer who did not provide health insurance. Young adults, working for small non-profits, or for smaller businesses in the food industry, retail or doing gig work generally do not have access to affordable health insurance through their employers.

For this reason, after Maryland created the Young Adult Health Insurance Subsidy Program I volunteered with the Maryland Health Care for All! Coalition to help get the message out to young adults and their families about affordable health insurance for lower income young adults. And as you know this program has been very successful, with over 64,000 young adults taking advantage of this subsidy for 2025 health plans.

This is an issue that hits me at home. My son who could not get health insurance through his employer needed health insurance when he turned 26. Thanks to the Affordable Care Act, he was able to find a policy. It provided some very basic medical care coverage including office visits; however, it had a very high deductible. Essentially, he would be responsible for paying most of his medical costs up to \$6000. If he had become seriously ill, injured or ended up in the hospital he would have incurred \$6000 of medical debt - unaffordable for him and for most young adults in entry level jobs. The cost of this policy discouraged young people from both getting health insurance and from getting medical care when they need it.

With the Young Adult Health Insurance Subsidy Program he was able to change to a policy which provided basic medical care along with an overall deductible that was substantially lower - \$2000. He also paid lower monthly premiums for this policy. This allowed him to seek medical care when he needed without putting him in debt.

I have talked with many parents of young adults without health insurance and I can tell you this is an issue which really makes parents worry. A young person without health insurance in a pandemic or needing surgery or requiring hospitalization is a disaster for the entire family. Making health insurance affordable for young people by continuing this subsidy is really smart health policy. I urge the Committee to continue the health insurance subsidy program for young adults with lower incomes and give a favorable report for SB 5.

# **SB5 2025 NAPNAP.pdf**

Uploaded by: JD Murphy

Position: FAV



January 26<sup>th</sup>, 2025

Maryland Senate  
Finance Committee  
3 East Miller Senate Office Building  
Annapolis, Maryland 21401

Dear Honorable Chair, Vice-Chair and Members of the Committee:

On behalf of the pediatric nurse practitioners (PNPs) and fellow pediatric-focused advanced practice registered nurses (APRNs) of the National Association of Pediatric Nurse Practitioners (NAPNAP) Chesapeake Chapter, I am writing to express our **support of SB5: Maryland Health Benefit Exchange – State-Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal.**

Although you are likely aware of pediatric advanced practice nurses caring for children, you may not be aware that our age range goes up until late 20s, and sometimes even older for those with chronic pediatric-related illnesses such as congenital heart defects or survival of a childhood cancer. We are also vital to the transition of care for adolescents and young adults to establish adult-focused primary care providers. Therefore, we know this is often a long, confusing, and difficult process, further complicated by the inability to afford healthcare coverage. While they may have previously been covered under MCHP and VFC programs, these stop at age 19, leaving young adults with low income still being unable to afford care, yet make too much to qualify for Medicare. Because of cost, these individuals frequently avoid healthcare preventative services due to costs, leading to overall poorer health, with impacts that could span their lifetime and effect the greater Maryland community. By providing healthcare plans at reduced cost, this will allow for health promotion and prevention education, earlier disease detection, reduced health disparities, and overall lowered healthcare costs due to decreased chronic illnesses as well as negating the need for unnecessary emergency department utilization.

For these reasons the Maryland Chesapeake Chapter of NAPNAP extends their support to SB5. The pediatric advanced practice nurses of your state are grateful to you for your attention to these crucial issues. The Chesapeake Chapter of the National Association of Pediatric Nurse Practitioners membership includes over 200 primary and acute care pediatric nurse practitioners who are committed to improving the health and advocating for Maryland's pediatric patients. If we can be of any further assistance, or if you have any questions, please do not hesitate to contact the Chesapeake Chapter legislative committee or president, Yvette Laboy at [mdchesnapnpleg@outlook.com](mailto:mdchesnapnpleg@outlook.com).

Sincerely,

*Yvette Laboy*

Dr. Yvette Laboy DNP, CPNP-AC, CCRN, CPN  
National Association of Pediatric Nurse  
Practitioners (NAPNAP)  
Chesapeake Chapter President

*Evgenia Ogorodova*

Dr. Evgenia Ogorodova DNP, CPNP-PC  
Chapter Legislative Co-Chair

*Lindsay Ward*

Ms. Lindsay Ward MSN, CPNP-PC, IBCLC  
NAPNAP Chesapeake Chapter  
Immediate Past-President

*Jessica D. Murphy*

Dr. Jessica D. Murphy DNP, CPNP-AC, CPHON, CNE  
Chapter Legislative Co-Chair

# **MLAW Testimony - SB5 - Maryland Health Benefit Exc**

Uploaded by: Jessica Morgan

Position: FAV



Bill No: SB5  
Title: Maryland Health Benefit Exchange – State–Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal  
Committee: Finance  
Hearing: January 29, 2025  
Position: SUPPORT

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The Maryland Legislative Agenda for Women (MLAW) is a statewide coalition of women’s groups and individuals formed to provide a non-partisan, independent voice for Maryland women and families. MLAW’s purpose is to advocate for legislation affecting women and families. To accomplish this goal, MLAW creates an annual legislative agenda with issues voted on by MLAW members and endorsed by organizations and individuals from all over Maryland. **SB5 - Maryland Health Benefit Exchange – State–Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal** is a priority on the [2025 MLAW Agenda](#) and we urge your support.

SB5 will extend the very successful Young Adult Health Insurance Subsidy Program past 2025 so that it can keep helping young Marylanders enroll in and maintain their health insurance.

Uninsured women often have inadequate access to care, get a lower standard of care when they are in the health system, and have poorer health outcomes. Compared to women with insurance, uninsured women have lower use of important preventive services such as mammograms, Pap tests, and timely blood pressure checks. They are also less likely to report having a regular doctor.

Thankfully, the Young Adult Health Insurance Subsidy Program has been helping more young women access health coverage through Maryland Health Connection for the first time, while others already had coverage and are better able to afford their plans or upgrade to higher metal-level plans with lower deductibles, co-pays, and co-insurance. When more young adults purchase health coverage, it is good for everybody because it helps stabilize health insurance premiums for all other age groups purchasing coverage through the marketplace.

As of September 2024, about 29,156 young women received federal subsidies compared with 21,340 young men, and the majority of these individuals also received the young adult subsidy. The program has been very effective in helping young women gain, keep, and improve their health coverage. Yet, the program is set to expire in 2025, and after that young women could find their health coverage unaffordable.

Young women especially are being helped by the program at high rates, and could be in danger of losing access to affordable health coverage if the program expires. This program has been reducing racial and ethnic disparities. In 2024, enrollments by both black and Hispanic Marylanders are up more than 25 percent year over year. If the program ends, we could roll back progress.

**For these reasons, MLAW strongly urges the passage of SB5.**

**Maryland Legislative Agenda for Women**  
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## MLAW 2025 Supporting Organizations

The following organizations have signed on in support of our 2025 Legislative Agenda:

1199 SEIU United Healthcare Workers East  
AAUW Anne Arundel County  
AAUW Garrett Branch  
AAUW Howard County  
AAUW Kensington-Rockville Branch  
AAUW Maryland  
Anne Arundel County NOW  
Bound for Better, advocates for Domestic Violence  
Calvert County Democratic Womens' Club  
Charles County Commission for Womrn  
Child Justice, Inc.  
City of College Park MD  
Court Watch Montgomery  
Delta Sigma Theta Sorority North Arundel County Alumnae Chapter  
FinnCORE, Inc.  
Frederick County Commission for Women  
Interfaith Action for Human Rights  
Kids for Saving Earth  
Maryland Chapter, National Organization for Women  
Maryland Coalition Against Sexual Assault  
Maryland Network Against Domestic Violence  
Montgomery County, MD, NOW  
National Coalition of 100 Black Women, Inc., Anne Arundel County Chapter  
NCBWSOMD  
ShareBaby, Inc.  
Stella's Girls Incorporated  
SUB&S LLC  
The Rebuild, Overcome, and Rise (ROAR) Center of UMB  
Trans Maryland  
Unrooted Culture  
Women of Honor International  
Women's Equality Day Celebration across Maryland Coalition  
Women's Equity Center and Action Network (WE CAN)  
Women's Law Center of Maryland

\*signed on as of 1/26/2025

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**SB 5\_MD Center on Economic Policy\_FAV.pdf**

Uploaded by: Kali Schumitz

Position: FAV

# Maryland Needs to Continue Supporting Young Adult Health

## Position Statement Supporting Senate Bill 5

*Given before the Senate Health and Government Operations Committee*

Being able to access affordable health coverage is a critical step towards health and wellbeing. In 2021, Maryland enacted a law that invested \$20 million per year for two years on subsidies to help lower-income young adults purchase health insurance. This program has made great strides in helping young Marylanders gain coverage, improving their health and financial stability. According to Maryland Health Benefit Exchange (MHBE) since the start of the program young adult enrollment increased much faster than enrollment as a whole (46% vs. 30%) and is benefitting over 64,000 people for health plan year 2025.<sup>i ii</sup> **The Maryland Center on Economic Policy supports Senate Bill 5 because it will extend the subsidy program, continuing to address health equity and accessibility for a vulnerable population.**

Gaining health coverage greatly improves access to health care and decreases the negative effects of being uninsured. The two-year State-Based Young Adult Health Insurance Subsidies Pilot Program has been very successful. Young adults (18-34) are the age group most likely to be uninsured making up 43% of the uninsured adult population,<sup>iii</sup> and this program has made great strides in helping them gain coverage. According to Maryland Health Benefit Exchange (MHBE) in 2022 about 45,000 young Marylanders have used these subsidies to enroll in insurance coverage, including over 17,000 who were new to the marketplace. MHBE's new enrollees comprised of young adults increased from 4% to more than 24%. 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. Others who already had coverage were also better able to afford their plans or upgrade to higher-level plans with lower cost-sharing. The federal health emergency coming to an end this year makes this program even more important so that young adults who are no longer eligible for Medicaid can afford coverage in the individual market and not experience a gap in coverage.

Further, the subsidies program is a good use of state dollars, as plans for young adults compared with other groups tend to cost less, which means that the dollars for the state subsidy program stretch further in covering as many uninsured individuals as possible. 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, the latter of which continues to be part of strategic plan.

SB 5 is a step toward improving health accessibility and affordability in Maryland. With the continuance of this program, the state would be better equipped to become a healthier place for all its residents. For these reasons,

**the Maryland Center on Economic Policy respectfully requests the Health and Government Operations Committee to make a favorable report on Senate Bill 5.**

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**Equity Impact Analysis: Senate Bill 5**

*Bill Summary*

SB 5 would repeal the expiration of the State-Based Young Adult Health Insurance Subsidies Pilot Program

*Background*

In 2021, the Maryland General Assembly passed a law that required the Maryland Health Benefit Exchange (MHBE) to establish and implement a State-Based Young Adult Health Insurance Subsidies Pilot Program from fiscal years 2022 through 2024. The program was designed to reduce the amount that young adults pay for health benefit plans in the individual market and target young adults who were not directly impacted by the State Reinsurance Program. The two-year pilot offers assistance to adults ages 18-34 who either earned up to about \$50,000, or whose incomes fall between 138% and 400% of the federal poverty level.<sup>iv</sup> According to the MHBE, enrollments by young adults ages 18-34 surpassed 50,000 in 2022, a 7% increase from the previous year and mainly propelled by the subsidy program.<sup>iii</sup> Monthly premiums dropped by \$40 on average for more than 33,000 young adults who qualified for the financial assistance.<sup>iii</sup>

*Equity Implications*

A 2020 report by the MHBE showed that of non-Medicaid eligible and lawfully present young adults, Hispanic/Latino and Black young adults were most likely to be uninsured: their uninsured rates, 16% and 9% respectively, were roughly two to three times greater than for white young adults (5%).<sup>v</sup> The young adult subsidies program has reduced racial and ethnic disparities within the 18-34 age group. In 2022 young adult subsidy recipients were more likely to be Latino or Black than young adult enrollees ineligible for the subsidy. In 2023, Latino young adult enrollment grew 13% more than any other population. This program is improving health equity in our state.

Not only does accessibility matter in sustaining health, so does affordability. Subsidies and other forms of financial assistance can reduce young adults' need to rely on less affordable and comprehensive health coverage, and can encourage preventative rather than urgent care.

*Impact*

SB 5 will likely **improve racial, health and economic equity** in Maryland.

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<sup>i</sup> Report on Young Adult Subsidy Program, 2023, Maryland Health Benefit Exchange <https://www.marylandhbe.com/wp-content/uploads/2024/12/Report-on-the-Young-Adult-Subsidy-Program.pdf>

<sup>ii</sup> Press Release, Nearly 250,000 Enroll for 2025 Plans Through Maryland Health Connection, 2025 <https://www.marylandhbe.com/wp-content/uploads/2025/01/Maryland-Health-Connection-Enrollment-Press-Release-01.17.25.pdf>

<sup>iii</sup> "Annual Report 2022," 2022, Maryland Health Benefit Exchange, <https://www.marylandhbe.com/wp-content/uploads/2022/12/MHBE-2022-Annual-Report.pdf>

<sup>iv</sup> "Open Enrollment on Maryland Health Exchange Readies to Launch with New Subsidies for Young Adults," 2021, <https://www.baltimoresun.com/health/bs-hs-health-exchange-subsidies-for-young-adults-20211028-ez3zqm6bwbbpsfll4cvlot37s4-story.html>

<sup>v</sup> "Report on Establishing State-Based Individual Market Health Insurance Subsidies," 2020, Maryland Health Benefit Exchange, <https://www.marylandhbe.com/wp-content/uploads/2022/12/Report-on-Establishing-State-Based-Individual-Market-Health-Insurance-Subsidies-2020.pdf>

# **2025 - SB 0005 - Health Exchange - Young Adult Sub**

Uploaded by: Ken Phelps Jr

Position: FAV



**TESTIMONY IN SUPPORT OF SB 0005**

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

**Finance Committee**

**FAVORABLE**

**TO:** Senator Pam Beidle, Chair; Senator Antonio Hayes, Vice-Chair, and members of the Senate Finance Committee

**FROM:** Rev. Kenneth Phelps, Jr., Maryland Episcopal Public Policy Network

**DATE:** January 29, 2025

The Episcopal Church supports comprehensive health care and recognizes the need for universal and equitable access for all. General Convention urges Episcopalians to advocate for adequate health care, along with nutrition and housing, as human rights that should be provided to all those residing in our nation, including veterans, students, and immigrants, undocumented or otherwise. This advocacy on a number of healthcare policy asks is viewed as a Church ministry and as a way to promote healthy American communities.

The Diocese of Maryland is pleased to offer a favorable testimony in strong support of the SB 0005. In 2021 Maryland first enacted a subsidies law which invested up to \$20 million per year for two years to help lower-income young adults ages 18-34 purchase health coverage. Senate Bill 0005 would remove the sunset on this important health care program.

The 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. According to Maryland Health Benefit Exchange (MHBE) since the start of the program young adult enrollment increased much faster than enrollment as a whole (46% vs. 30%), and is benefitting over 64,000 people for health plan year 2025. Many young adults have been able to purchase coverage from Maryland Health Connection for the first time, while others are better able to pay their premiums each month to avoid losing coverage. Young adults have upgraded to higher metal-level plans with lower deductibles, co-insurance, and co-pays. This program also continues



to reduce disparities by race and ethnicity. 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.

Young adults now make up 36% of total enrollment, which is helping to stabilize market premiums for all age groups by bringing more healthy people into the risk pool.

The Diocese of Maryland requests a Favorable report

# **Support AHA SB 5 Young Adult Insurance Subsidy .pd**

Uploaded by: Laura Hale

Position: FAV



January 27<sup>th</sup>, 2025

Testimony of Laura Hale

American Heart Association

Favorable SB 5 Maryland Health Benefit Exchange – State–Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal

Dear Chair Beidle, Vice Chair Hayes, and Honorable Members of the Finance Committee,

Thank you for the opportunity to speak before the committee today. The American Heart Association extends its strong support for SB 5 Maryland Health Benefit Exchange – State–Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal. My name is Laura Hale and I am the Director of Government Relations for the American Heart Association.

Young adults are the age group most likely to be uninsured, and [nearly half](#) of uninsured young adults report problems paying medical bills. Keeping Marylanders insured is essential as it continues to improve heart health and can help to identify potential health concerns early when more easily treatable or preventable.

According to Maryland Health Benefit Exchange (MHBE) since the start of the program young adult enrollment increased much faster than enrollment as a whole ([46% vs. 30%](#)), and is benefitting [over 64,000](#) people for health plan year 2025. Many young adults have been able to purchase coverage from Maryland Health Connection for the first time, while others are better able to pay their premiums each month to avoid losing coverage.

Young adults now make up [36%](#) of total enrollment, which is helping to stabilize market premiums for all age groups by bringing more healthy people into the risk pool.

Maryland remains a leader in health in the nation and programs such as this one show the forward thinking that creates a world of longer healthier lives. The American Heart Association urges a favorable report on Senate Bill 5.



**sb5-young adult exchange subsidies- FIN 1-29-2025.**

Uploaded by: Lee Hudson

Position: FAV



**Delaware-Maryland Synod**  
**Evangelical Lutheran Church in America**  
God's work. Our hands.

Testimony Prepared for the  
**Finance Committee**  
on  
**Senate Bill 5**  
January 29, 2025  
Position: **Favorable**

Madam Chair and members of the Committee, thank you for the opportunity to speak in favor of access to health care in Maryland. I am Lee Hudson, assistant to the bishop for public policy in the Delaware-Maryland Synod, Evangelical Lutheran Church in America, a faith community with congregations in every region of our State.

Our community supported *House Bill 780* of 2021 and *House Bill 814* of 2023, and House companions, for a subsidy project on the Maryland Health Benefit Exchange directed toward medically underinsured young adults. MHBE evaluations have shown the project does increase of medical insurance in a demographic where it had been stubbornly weak.

With leadership from this Committee, Maryland has made good progress insuring the uninsured by implementing the Affordable Care Act effectively and generously. When people do not have medical insurance, medical spending will be consumed by more expensive care.

Within our own spiritual commitments, my community advocates expanding access to health care among all people in the United States and its territories because it is better for all medical consumers. We are, together, healthier when we are united by access to appropriate care. So, we are happy to support this success story in Maryland and make the young adult subsidy program on Maryland's Exchange permanent.

We, therefore, enthusiastically support **Senate Bill 5**, joining faith colleagues in seeking your favorable report.

Lee Hudson

# **SB 5 End Sunset on Young Adult Health Coverage Sub**

Uploaded by: Loraine Arikat

Position: FAV



## **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,

Ricarra Jones  
Political Director  
1199 SEIU United Healthcare Workers East

[Ricarra.jones@1199.org](mailto:Ricarra.jones@1199.org)

# **EconAction SB05 FAV (1).pdf**

Uploaded by: Marceline White

Position: FAV



**Testimony to the Senate Finance Committee**  
**SB05: Maryland Health Benefit Exchange – State–Based Young Adult Health 3 Insurance**  
**Subsidies Pilot Program – Sunset Repeal**  
**Position: Favorable**

January 29, 2025

The Honorable Pam Beidle, Chair  
Senate Finance Committee  
3 East, Miller Senate Office Building  
Annapolis, Maryland 21401  
cc: Members, Senate Finance

Honorable Chair Beidle and members of the committee:

Economic Action Maryland Fund (formerly the Maryland Consumer Rights Coalition) is a statewide coalition of individuals and organizations that advances economic rights and equity for Maryland families through research, education, direct service, and advocacy. Our 12,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland.

We are here in support of SB05 which will establish health insurance subsidies for eligible young adults. Of the nearly 90,000 young adults enrolled in the Healthcare Exchange in 2024, 72% qualified for the young adult subsidy<sup>1</sup>. The program, which began as a pilot, provides subsidies to people 18 to 37 who make up to 400% of the federal poverty level.

Making the pilot program permanent provides affordable health insurance from young adults and also benefits the insurance pool with an influx of younger participants that lowers the costs for the pool.

For all these reasons, we support SB05 and urge a favorable report.

Best,

Marceline White  
Executive Director

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

2209 Maryland Ave · Baltimore, MD · 21218 · 410-220-0494

info@econaction.org · www.econaction.org

Tax ID 52-2266235

Economic Action Maryland Fund is a 501(c)(3) nonprofit organization and your contributions are tax deductible to the extent allowed by law.

**FINAL SB 5 - MIA - FAV.pdf**

Uploaded by: Marie Grant

Position: FAV



WES MOORE  
Governor

ARUNA MILLER  
Lt. Governor



**Maryland**  
INSURANCE ADMINISTRATION

MARIE GRANT  
Acting Commissioner

JOY Y. HATCHETTE  
Deputy Commissioner

DAVID COONEY  
Associate Commissioner  
Life and Health Unit

200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202  
Direct Dial: 410-468-2471 Fax: 410-468-2020  
1-800-492-6116 TTY: 1-800-735-2258  
[www.insurance.maryland.gov](http://www.insurance.maryland.gov)

**Date:** January 29, 2025

**Bill # / Title:** Senate Bill 5 - Maryland Health Benefit Exchange – State-Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal

**Committee:** Senate Finance Committee

**Position:** Support

The Maryland Insurance Administration (MIA) appreciates the opportunity to share its support for Senate Bill 5.

Senate Bill 5 renames the “State-Based Young Adult Health Insurance Subsidies Pilot Program” to be the “State-Based Young Adult Health Insurance Subsidies Program” (the Program) and repeals the sunset provisions of law that established and governed the funding for the Program, thus making the program permanent. In addition, the bill lays out specified conditions under which the Maryland Health Benefit Exchange (MHBE), in consultation with the Maryland Insurance Commissioner, may designate amounts from the state’s Reinsurance Fund to be used for the subsidies in the Program. Under the proposed language, the Program remains under administration of the MHBE.

Should this legislation be enacted, it will facilitate increased financial accessibility for young adults seeking enrollment in the Exchange during any operational year of the Program. As part of the Program, young adults would receive an additional state subsidy to help pay for their medical insurance premiums, which would reduce their monthly costs. This should incentivize younger, healthier adults to enroll in or keep coverage, which increases the size of the individual risk pool. That, in turn, would have an expected positive impact on insurance premiums in the individual health insurance market, as young adults are generally healthier and have less claims than average, driving costs down across the entire pool.

In light of the net positive impact this bill would have on Maryland's individual market, the MIA urges a favorable committee report on Senate Bill 5.

# **SB5\_WomensCaucus\_FAV**

Uploaded by: Maryland Women's Caucus

Position: FAV

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DEL. KYM TAYLOR, DISTRICT 23  
*At Large*

**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.

**2025 MCHS SB 5 Senate Side.pdf**

Uploaded by: Michael Paddy

Position: FAV



## Maryland Community Health System

**Bill Number:** Senate Bill 5 - Maryland Health Benefit Exchange – State–Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal

**Committee:** Senate Finance

**Hearing Date:** January 29, 2025

**Position:** Support

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The Maryland Community Health System (MCHS) supports *Senate Bill 5 - Maryland Health Benefit Exchange – State–Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal*. The bill removes the termination date of the State-Based Young Adult Health Insurance Subsidies Program.

MCHS is a network of federally qualified health centers who focus on serving the uninsured and individuals in the Medicaid and Medicare programs. This bill will support our health centers’ young adult patients in obtaining affordable insurance. This will be critical to improving health outcomes and encouraging preventative health measures amongst the young adult population. The bill will continue to make insurance more affordable for everyone. By encouraging more young adults to purchase insurance, the Young Adult Subsidy Program will broaden the risk pool and lower premium rates for all participants.

We ask for the Committee’s full support of this legislation. If we can provide any further information, please contact Michael Paddy at [mpaddy@policypartners.net](mailto:mpaddy@policypartners.net).

# **SB 5\_FAV\_Bain .pdf**

Uploaded by: Mukta Bain

Position: FAV

Mukta Bain  
2 Rambling Oaks Way,  
apt K Catonsville, MD 21228

**TESTIMONY IN FAVOR OF SENATE BILL 5**

Maryland Health Benefit Exchange - State-Based Young Adult Health Insurance Subsidies Pilot  
Program - Sunset Repeal  
Before the Senate Finance Committee  
January 29, 2025

Chair Beidle, Vice Chair Hayes, and Members of the Senate Finance Committee, thank you for this opportunity to testify in favor of Senate Bill 5 which would remove the sunset on the Young Adult Health Insurance Subsidies Program. Special thank you to Senators Lam, Feldman, and Hayes for sponsoring this legislation.

Years ago Medicaid covered my health insurance, and I had no worries about paying for medications, visits to my primary care provider, and my therapy sessions every two weeks. When I got a job as contact tracer II, the Baltimore County Department of Health did not provide me with health insurance. I was worried about how I would pay for my medications and therapy sessions because my coverage through Medicaid was set to expire. I went to the Maryland Health Connection website to see my options. This was prior to the start of the Young Adult Health Insurance Subsidies Program. At that time, the available subsidies were not enough to make health coverage affordable; either the premium was too high, or the deductible was too high. For many of the health plans, the premium was higher than my rent. I was in a position of having to choose either my health care or my rent. Thankfully, I was able to find a new position which offered health coverage before my Medicaid coverage ended, but not all Marylanders my age are fortunate enough to have employer-sponsored coverage. Young adults aged 18-34 make up the largest uninsured age group in Maryland.

That is why I was so glad that Maryland started a state subsidies program to make health coverage affordable for young adults. This program has been very successful. According to Maryland Health Benefit Exchange (MHBE) since the start of the program young adult enrollment increased much faster than enrollment as a whole (46% vs. 30%), and is benefitting over 64,000 people for health plan year 2025. Young adults now make up 36% of total enrollment, helping stabilize market premiums for all age groups by bringing more healthy people into the risk pool. If young adults lose these subsidies and cannot afford health insurance, then their health problems will increase in the future. If Maryland wants to continue to set an example for other states on how to help residents access affordable health coverage, then I urge the Committee to give a favorable report SB 5.

# **SB 5\_Horizon Foundation\_FAV.pdf**

Uploaded by: Nikki Highsmith Vernick

Position: FAV





January 29, 2025

**COMMITTEE:** Senate Finance Committee

**BILL:** SB 5 – Maryland Health Benefit Exchange – State-Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal

**POSITION:** Support

The Horizon Foundation is the largest independent health philanthropy in Maryland. We are committed to a Howard County free from systemic inequities, where all people can live abundant and healthy lives.

**The Foundation is pleased to support SB 5 – Maryland Health Benefit Exchange – State-Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal.** In 2021, Maryland enacted a subsidies law which invested up to \$20 million per year for two years to help lower-income young adults ages 18-34 purchase health coverage. Having since been extended, SB 5 would remove the sunset on this important health care program and make it permanent.

This 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. According to the Maryland Health Benefit Exchange, enrollments by young adults aged 18-37 has grown by 21% and more than two-thirds of them – over 64,000 individuals – were eligible for a subsidy.

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. The subsidies program also is a good use of state dollars, as plans for young adults compared with other groups tend to cost less, which means that the dollars for the state subsidy program stretch further in covering as many uninsured individuals as possible. 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.

The program is also an important strategy to reducing racial and ethnic disparities within this age group. In 2022, young adult subsidy recipients were more likely to be Latino or Black than young adult enrollees ineligible for the subsidy. In 2023, Latino young adult enrollment grew 13% more than any other population. Health equity is core to the mission of the Horizon Foundation, and this program is a great example of how we can work to eliminate health

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disparities in our state.

The Horizon Foundation recognizes the need to offer affordable and reliable healthcare to all Marylanders, especially those who have faced historical barriers to accessing care. For this reason, the Foundation **SUPPORTS SB 5** and urges a **FAVORABLE** report.

Thank you for your consideration.

# **SB 5- LWVMD- FAV- State-Based Young Adult Health I**

Uploaded by: Nora Miller Smith

Position: FAV



## TESTIMONY TO THE SENATE FINANCE COMMITTEE

### **SB 5: Maryland Health Benefit Exchange- State-Based Young Adult Health Insurance Subsidies Pilot Program- Sunset Repeal**

**POSITION: Support**

**BY: Linda Kohn, President**

**DATE: January 29, 2025**

**The League of Women Voters Maryland supports Senate Bill 5**, which would remove the sunset and allow the Young Adult Health Insurance Subsidies Program to continue past 2025.

**The League believes that every Maryland resident should have access to affordable, equitable, quality health care.** But without health insurance coverage, patients can be unable to access the services they need, relying instead on overburdened hospital Emergency Departments for non-emergency care. This can lead to potentially unmanageable medical debt for the patient, increased uncompensated care costs for hospitals, and, ultimately, increased cost of medical care for everyone. **Expanding access to affordable health insurance is crucial, to enable all Marylanders to get the care they need.**

**Young adults are the age group least likely to have health insurance coverage in the U.S., with the cost of coverage the biggest barrier.** Offering young adults financial assistance to help pay health insurance premiums is a proven, cost-effective method of ensuring their access to health care.

In 2021, the Maryland legislature created a pilot program to provide premium subsidies to eligible low-income young adults, giving them the financial means to purchase health insurance on the Maryland Health Benefit Exchange. The program has been very successful. Over 56,000 young adults<sup>1</sup> received subsidies in 2024. The pilot program also increased health equity and reduced racial and ethnic health disparities within this age group, as young adult subsidy recipients were more likely to be Hispanic or Black than those ineligible for the subsidy.

Helping more young adults to enroll in and keep health care coverage benefits all Marylanders, as having more young, healthy people in the market helps stabilize premiums for everyone. Continuing this program is a cost-effective way to help ensure that our healthcare system is equitable and works for all. **For that reason, the League and its 1,500+ members urge the committee to give a favorable report to Senate Bill 5.**

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<sup>1</sup> <https://www.marylandhbe.com/wp-content/uploads/2024/11/Maryland-Health-Benefit-Exchange-Annual-Report-2024.pdf>

**2025 ACNM SB 5 Senate Side.pdf**

Uploaded by: Robyn Elliott

Position: FAV



**Committee:** Senate Finance Committee

**Bill:** Senate Bill 5 - Maryland Health Benefit Exchange – State–Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal

**Hearing Date:** January 29, 2025

**Position:** Support

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The Maryland Affiliate of the American College of Nurse Midwives (ACNM) supports *Senate Bill 5 - Maryland Health Benefit Exchange – State–Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal*. By repealing the sunset date of the State-Based Young Adult Subsidies Program, the bill makes the Program permanent. ACNM supports this proposal, as the Program has made health insurance more accessible to young adults on the Maryland Health Benefit Exchange. According to Health People 2030, “inadequate insurance coverage is one of the largest barriers to healthcare access.”<sup>i</sup> The Program also makes insurance more affordable for everyone, as young adults make the risk pool healthier.

We ask for a favorable report on this legislation. If we can provide any further information, please contact Robyn Elliott at [relliott@policypartners.net](mailto:relliott@policypartners.net) or (443) 926-3443.

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<sup>i</sup> <https://odphp.health.gov/healthypeople/priority-areas/social-determinants-health/literature-summaries/access-health-services>

# 2025 MASHC SB 5 Senate Side.pdf

Uploaded by: Robyn Elliott

Position: FAV



**Committee:** Senate Finance Committee

**Bill Number:** Senate Bill 5 - Maryland Health Benefit Exchange – State–Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal

**Hearing Date:** January 29, 2025

**Position:** Support

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The Maryland Assembly on School-Based Health Care (MASBHC) supports *Senate Bill 5 - Maryland Health Benefit Exchange – State–Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal*. By repealing a sunset date, the legislation makes the Young Adult Health Insurance Subsidy Pilot into a permanent program. The program uses state subsidies to lower the premium costs for young adults who purchase insurance through the Maryland Health Benefit Exchange.

MASBHC supports this legislation because it has increased the number of young adults with insurance. School-based health centers largely serve children who are covered through Medicaid. As they reach adulthood, their insurance eligibility status may change, and some lose coverage. The Young Adult Health Insurance Subsidy Program helps ensure that private health insurance is more affordable, thus creating another option for young adults who could not otherwise afford insurance.

We ask for a favorable report on this legislation. If we can provide any further information, please contact Robyn Elliott at [relliott@policypartners.net](mailto:relliott@policypartners.net) or (443) 926-3443.



**2025 MASHN SB 5 Senate Side.pdf**

Uploaded by: Robyn Elliott

Position: FAV

**Maryland Association of School Health Nurses**



**Committee:** Senate Finance Committee

**Bill Number:** Senate Bill 5 - Maryland Health Benefit Exchange – State–Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal

**Hearing Date:** January 29, 2025

**Position:** Support

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The Maryland Association of School Health Nurses (MASHN) supports *Senate Bill 5 - Maryland Health Benefit Exchange – State–Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal*. The bill will ensure Maryland continues to provide access to low-cost health insurance for young adults covered under the Maryland Health Benefit Exchange. MASHN supports initiatives that increase access to health services for children, including students who are aging out of eligibility for other coverage programs.

We ask for a favorable vote. If we can provide any information, please contact Robyn Elliott at [relliott@policypartners.net](mailto:relliott@policypartners.net).

# **2025 MdAPA SB 5 Senate Side.pdf**

Uploaded by: Robyn Elliott

Position: FAV



**To:** Senate Finance Committee

**Bill:** Senate Bill 5 - Maryland Health Benefit Exchange – State-Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal

**Date:** January 29, 2025

**Position:** Favorable

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The Maryland Academy of Physician Assistants supports *Senate Bill 5 - Maryland Health Benefit Exchange – State-Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal*. The bill provides for the State-Based Young Adult Health Insurance Subsidy Pilot Program to become permanent. Through the Program, the Maryland Health Benefit Exchange has been able to increase enrollment of young adults, increasing their access to healthcare services and improving health outcomes. As more young adults have enrolled in qualified health plans, the risk pool has become healthier, which lowers insurance rates for everyone.

We ask for a favorable report. If we can provide any further information, please contact Robyn Elliott at [relliott@policypartners.net](mailto:relliott@policypartners.net).

**SB 5\_FAV\_BMNCBV\_CONNER.pdf**

Uploaded by: Sandra Conner

Position: FAV

**Baptist Ministers' Night Conference of  
Baltimore and Vicinity (BMNCBV)**  
5405 York Road, Baltimore, Maryland 21212, (443) 386.4739



**TESTIMONY IN SUPPORT OF SENATE BILL 5 BEFORE THE  
SENATE FINANCE COMMITTEE**

**BY REV. DR. SANDRA CONNER, PRESIDENT, BMNCBV  
JANUARY 29, 2025**

Chair Beidle, Vice Chair Hayes, and Members of the Senate Finance Committee, thank you for this opportunity to testify in favor of Senate Bill 5. Baptist Ministers' Night Conference of Baltimore and Vicinity is an organization that strives to equip faith leaders with resources to do effective health ministries for its congregants.

Young adults are the age group most likely to be uninsured, and this program has made great strides in helping them gain coverage. Thanks to your leadership, tens of thousands of young adults in Maryland have benefitted from the Young Adult Health Insurance Subsidy Program. Many were able to enroll for the first time, while others were better able to pay for their premiums or get better plans with lower cost-sharing. This means that our young people are able to access preventative services and have peace of mind in case of a medical emergency.

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 is tremendous progress.

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 thank your Committee for your leadership in creating this program, and thank Senators Lam, Feldman, and Hayes for sponsoring the legislation to remove the sunset. We pray that our legislators will heed our call and give a favorable report for SB 5.

**SB 5\_FAV\_Bur.pdf**

Uploaded by: Sarah Bur

Position: FAV

## **TESTIMONY IN FAVOR OF SENATE BILL 5**

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

Before the Senate Finance Committee

By: Sarah Bur

January 29, 2025

Chair Beidle and Members of the Senate Finance Committee, thank you for this opportunity to testify in favor of Senate Bill 5 which would remove the sunset on the State-Based Young Adult Health Insurance Subsidies Program. Special thank you to Senators Lam, Feldman, and Hayes for sponsoring this legislation.

Three years ago when my son aged off of health insurance at age 26 I was very concerned about him accessing health insurance. As a parent, one never stops being concerned about your children's welfare even as they become young adults. At the time my son was working in the service industry at a minimum wage job and could ill afford an expensive policy. Together we went onto the Maryland Health Exchange Website and found my son excellent health insurance that he could afford and keep the same health care provider. I later learned that the reason for the affordable coverage was the Maryland Young Adult Health Insurance Subsidy Program. My son still works in the service industry and doesn't have health insurance through his work. As the years have gone by his health insurance costs have gone up commensurate with increased wages. But the health insurance still remains affordable because of the subsidy. Young adulthood is a very vulnerable time. So many young adults work in industries that do not provide employee health insurance. As a result of the Subsidy, increasing numbers of young adults are gaining health insurance coverage every year which benefits not only the young adults but the Maryland health care system as a whole.

Please give SB 5 a favorable report and support making the Young Adult Health Insurance Subsidy Program permanent.



**SB 5 - MHBE - FIN - LOS (1).pdf**

Uploaded by: State of Maryland (MD)

Position: FAV

January 29, 2025

The Honorable Pamela G. Beidle  
Chair, Senate Finance Committee  
3 East Miller Senate Office Building  
11 Bladen St.  
Annapolis, MD 21401

**Re: Senate Bill (SB) 5 – Maryland Health Benefit Exchange – State-Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal - Letter of Support**

Dear Chair Beidle and Members of the Senate Finance Committee,

The Maryland Health Benefit Exchange (MHBE) respectfully submits this letter of support on Senate Bill (SB) 5 – Maryland Health Benefit Exchange – State-Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal. SB 5 repeals the sunset provision to continue the MHBE Board’s authority to administer the Young Adult Subsidy (YAS) as a permanent program, contingent on the continuation of the State Reinsurance Program and sufficient funds available through the collection of the state’s 1% provider assessment fee.

Maryland has taken significant steps to stabilize the individual market, including implementing the State Reinsurance Program (SRP) which reduced individual market premiums by over 30% in the first four years of the program since 2019, with average rates still down more than 17% compared to 2018. Despite this and other successes, Maryland’s uninsured rate has held steady at about 6%, with young adults remaining most likely to be uninsured. A 2022 analysis showed young adults ages 18-34 accounted for approximately 42% of non-Medicaid-eligible, lawfully present uninsured adults in Maryland, and surveys of young adults have consistently reported costs as the primary barrier to enrolling in coverage.<sup>1</sup> While the SRP has effectively reduced average premiums for higher-income Marylanders who receive minimal or no federal premium subsidies, it is not an effective way to reduce premiums for individuals below 400% of the federal poverty level.<sup>2,3</sup> Premium subsidies are the most effective way to reduce costs for lower-income individuals, including young adults.

In response to this and at the legislature’s direction, in 2022 MHBE launched the Young Adult Subsidy as a pilot program to help young adults reduce the amount they pay for health plans through the Maryland Health Connection (MHC), and ultimately increase enrollment of younger and healthier populations. The program provides an additional state subsidy to eligible enrollees that pairs with federal premium subsidies to reduce premiums costs on a sliding scale, with the youngest and lowest income young adults paying the least. In 2025, young adults are eligible to receive the state subsidy if they are ages 18-37 and below 400% FPL. Increased young adult

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<sup>1</sup> MHBE analysis of 2022 American Community Survey data

<sup>2</sup> MHBE: [Report on Establishing State-Based Individual Market Health Insurance Subsidies](#) (December 2020). Pursuant to Chapter 104 of the Acts of 2020. See pages 10-11.

<sup>3</sup> MHBE: [Draft Maryland 1332 State Innovation Waiver Five-Year Extension Application 2024-2028](#) (February 2023). See page 2 of Appendix A.

enrollment provides individual and market-wide benefits by increasing the pool of relatively healthier younger enrollees, who offset higher-cost enrollees, reducing the average morbidity of the risk-pool and thereby reduce average premiums.

Since the launch of the program in 2022 MHC has seen unprecedented growth in young adult enrollment. Additionally, MHBE in consultation with the Maryland Insurance Administration (MIA) recently submitted a report to the legislature to further study the impact of the YAS program.<sup>4</sup> A few highlights from the report:

- Making Insurance More Affordable
  - Almost 60,000 young adults are currently benefiting from the YAS, **reducing net premiums by an average 30%** from \$125 down to \$87.
- Driving Enrollment Growth and Reducing the Uninsured
  - Since the start of the program **young adult enrollment is up 46%** compared to an all-age enrollment increase of 30%.
  - An estimated **additional 4,700 young adults (18-34)** enrolled in or remained insured in the individual market in 2022 because of the program, contributing to an overall **5% decrease** in the number of lawfully present uninsured young adults in Maryland.
    - These additional enrollees' **estimated morbidity impact on claims was -1.2%** in 2022, which ultimately has the effect of reducing average premiums for all unsubsidized enrollees.
- Supporting Health Equity
  - Enrollment by Black young adults (age 18-34) **increased year over year by 46%**, and enrollment by Hispanic young adults **increased by 50%**

The report also highlighted that while the new young adult enrollees that the YAS program brings into the market add costs to the SRP, they also result in greater federal pass-through funds. Because young enrollees are healthier than average with lower associated claims costs, we estimate that they bring in more federal reinsurance funding than they use, and consequently **approximately half of the cost of the YAS program is offset by a net increase in federal pass-through funding**. So the net cost of implementing the program is lower than the total gross program expenditures from the SRP fund each year.

Due to recent extraordinary growth in young adult enrollment, subsidy expenditures were approximately \$23.9M in 2024. The SRP is stable and projected to be solvent through the current 1332 waiver period through 2028. Furthermore, there is currently enough balance in the reinsurance fund from past years to support the withdrawal of the funding necessary to maintain the YAS through 2028 while maintaining the fund's solvency.

Maryland's experience with the Young Adult Subsidy Program demonstrates the program's success across multiple metrics: increased young adult enrollment, a reduction in young adult uninsured rates, improved morbidity in the individual market, and increased federal funding for the reinsurance program. Maryland continues to be a national leader in improving affordability

<sup>4</sup> Report Pursuant to SB 601: [Report on the Young Adult Subsidy Program](#) (December 2024).

for individual market enrollees, and the YAS program has proven its value as part of the state's toolbox in these efforts.

For further discussions or questions on SB 5, please contact Johanna Fabian-Marks, Director of Policy and Plan Management at [johanna.fabian-marks@maryland.gov](mailto:johanna.fabian-marks@maryland.gov).

Sincerely,



Michele Eberle  
Executive Director

**SB 5\_FAV\_MCHFA\_Klapper.pdf**

Uploaded by: Stephanie Klapper

Position: FAV



**TESTIMONY IN FAVOR OF SENATE BILL 5**

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

Before the Senate Finance Committee

By: Stephanie Klapper, Deputy Director, Maryland Health Care for All! Coalition

January 29, 2025

Chair Beidle, Vice Chair Hayes, and Members of the Senate Finance Committee, thank you for this opportunity to testify in favor of Senate Bill 5 which would remove the sunset on the Young Adult Health Insurance Subsidies Program. Special thank you to Senators Lam, Feldman, and Hayes for sponsoring this legislation.

I am testifying on behalf of the [Maryland Health Care for All! Coalition](#) which is made up of over 400 faith, business, labor, community, and health care organizations across the state, and our mission is quality, affordable health care for all Marylanders. Under your leadership we have made great gains in Maryland. Over 400,000 Marylanders have enrolled in health coverage since the passage of the Affordable Care Act, cutting Maryland's uninsured rate in half. We could not have achieved this without innovative programs that your Committee has passed including the Young Adult Health Insurance Subsidy Pilot Program.

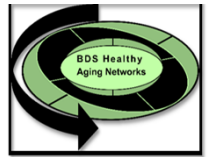
Young adults are the age group most likely to be uninsured, and [nearly half](#) of uninsured young adults report problems paying medical bills. This program has made great strides in helping young Marylanders gain coverage, improving their health and financial stability. According to Maryland Health Benefit Exchange (MHBE) since the start of the program young adult enrollment increased much faster than enrollment as a whole ([46% vs. 30%](#)), and is benefitting [over 64,000](#) people for health plan year 2025. Many young adults have been able to purchase coverage from Maryland Health Connection for the first time, while others are better able to pay their premiums each month to avoid losing coverage. Young adults have upgraded to higher metal-level plans with lower deductibles, co-insurance, and co-pays. This program also continues to reduce disparities by race and ethnicity. 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.

Young adults now make up [36%](#) of total enrollment, which is helping to stabilize market premiums for all age groups by bringing more healthy people into the risk pool.

Thank you for your commitment to improving access to quality, affordable health coverage. To protect the health coverage of the young adults who are benefitting from your leadership, I urge a favorable report for SB 5.



Maryland Health Care for All! Coalition



**SB0005\_ Written Testimony.pdf**

Uploaded by: Stella Hong

Position: FWA



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,

Stella Hong

Johns Hopkins University

(562) 533-6662

**UNFAVORABLE.SB05.HB297.MDRTL.LauraBogley.pdf**

Uploaded by: Laura Bogley

Position: UNF



### **UNFAVORABLE – Seeking Amendment**

SB05/HB297 Maryland Health Benefit Exchange - State-Based Young Adult Health Insurance Subsidies Pilot Program - Sunset Repeal  
Laura Bogley, JD  
Executive Director  
Maryland Right to Life, Inc.

On behalf of our Board of Directors and members across the state, we seek amendment on this bill, as we did on the original authorizing legislation, to prohibit the Young Adult Health Insurance Subsidies Program from funding abortion violence.

Maryland Right to Life supports policy that recognizes the equal value of each human being regardless of the circumstances of their conception and reminds policymakers that abortion is not a medical treatment and is never medically necessary – and therefore, does not deserve public funding.

### **No Public Funding**

Maryland is one of only 4 states that forces taxpayers to fund abortions. Regardless of how one feels about the legality of abortion, there is longstanding bi-partisan unity on prohibiting the use of taxpayer funding for abortion. 57% percent of those surveyed in a January 2025 Marist poll say they oppose taxpayer funding of abortion.

### **Abortion Is Not Healthcare**

Abortion is not healthcare but an act of violence that intentionally ends the life of a living human being. Abortion always kills a human child and often causes physical and psychological injury to women. Abortion enables the exploitation of women and girls by sexual abusers and sex traffickers to continue in the course of their crimes and victimization. We urge the Governor of Maryland and the Maryland General Assembly to immediately cease public funding for abortion violence under the guise of “healthcare” and to cease the infringement on the people’s free exercise of religion and rights of conscience to not participate in abortion funding.

Pregnancy is not a disease and abortion cures no illness or disease and therefore is not healthcare. 85% of obstetricians and gynecologists refuse to commit abortions as their medical oath requires them to first do no harm to their patients – either mother or baby. In the rare cases when continuation of pregnancy threatens the physical life of the mother, medical providers may induce birth, but have a duty to treat both the mother and the baby. There is no law in any state that prohibits medical intervention to save the physical life of the mother in the case of medical emergency, such as ectopic pregnancy or abortion. These medical interventions do not constitute intentional abortion and are performed in hospitals, not in abortion clinics.



Recent radical enactments of the Maryland General Assembly have completely removed abortion from the spectrum of “healthcare”. Because of the *Abortion Care Access Act of 2022*, the state is denying poor women access to care by licensed physicians making abortion unsafe in Maryland. With the unregulated proliferation of chemical “Do-It-Yourself” abortion pills, women are self-administering back-alley style abortions, where they suffer and bleed alone, without examination or care by a doctor. When women experience complications from abortion, they are typically refused care by the abortionist and referred to hospital emergency rooms where medical providers are often coerced into completing abortions against their rights of conscience.

**Invest in Life** - 82% of Americans polled favor laws that protect both the lives of women and unborn children. Public funds should not be diverted from but prioritized for health and family planning services which have the objective of saving the lives of both mothers and children, including programs for improving maternal health and birth and delivery outcomes, well baby care, parenting classes, foster care reform and affordable adoption programs.

**Funding Restrictions are Constitutional** - The Supreme Court of the United States, in *Dobbs v. Jackson Women’s Health* (2022), overturned *Roe v. Wade* (1973) and held that there is no right to abortion found in the Constitution of the United States. As early as 1980 the Supreme Court affirmed in *Harris v. McRae*, that *Roe* had created a limitation on government, not a government funding entitlement. The Court ruled that the government may distinguish between abortion and other procedures in funding decisions -- noting that “*no other procedure involves the purposeful termination of a potential life*”, and held that there is “*no limitation on the authority of a State to make a value judgment favoring childbirth over abortion, and to implement that judgment by the allocation of public funds.*”

**Disparate Impact Statement - Abortion is Black Genocide** - Abortion has reached epidemic proportions among people of color with half of all pregnancies of Black women ending in abortion. It is believed that nearly half of all pregnancies of Black women end in abortion. As a result, Black Americans are no longer the leading minority population, dropping second to the Hispanic population. People of color have long been targeted for elimination through sterilization and abortion by eugenicists like Planned Parenthood founder Margaret Sanger. Even today, 78% of abortion clinics are located in Minority communities. As a result abortion has become the leading killer of Black lives. Abortion is the greatest human and civil rights abuse of our time and as a civilized people we cannot continue to justify or subsidize this genocide. For more information please see [www.BlackGenocide.org](http://www.BlackGenocide.org).

**For these reasons, we respectfully urge you to amend this bill to prohibit Program funding for abortion violence. We urge you to vote against any and all measures to allocate public funds to abortion providers, services, education, training or promotion.**

**We appeal to you to prioritize the state’s interest in human life and restore to all human beings, our natural and Constitutional rights to life, liberty, freedom of speech and religion.**