



Unitarian Universalist Legislative Ministry of Maryland

HB 297- Sunset Repeal

Maryland Health Benefit Exchange - State-Based Young Adult Health Insurance Subsidies House Health and Government Operations Committee, January 30, 2025 Favorable with Amendments

I am Betty McGarvie Crowley from Silver Spring, District 14, representing the Unitarian Universalist Legislative Ministry of Maryland (UULM-MD). We are an advocacy organization, with members in 23 UU congregations throughout the state. Since its founding in 2005, health care issues have been a priority and we are an active member of the Health Care for All Coalition.

UULM-MD supports **HB 297 - Sunset Repeal of the Maryland Health Benefit Exchange –State–Based Young Adult Health Insurance Subsidies Pilot Program** and we support Delegate Kerr’s Amendment that will make his bill match **SB 5**. This pilot program has proved successful, needs to continue, and has reduced the numbers of young adults (18-34) not insured. This legislation will continue to provide subsidies to low-income young adults who purchase health coverage through the Maryland Health Exchange. The pilot program in 2025 will assist approximately 64,000 young adults have coverage for health insurance. This program has increased insurance coverage for Black young adults by 46% and Hispanic young adults by more than 50% year over year compared to an overall enrollment increase for all young adults of 27%.

SB 5 is an incentive for a population who has the lowest rate of access to employer-based insurance because they often have entry level, part-time, or jobs with small employers which often do not have this benefit. Federal data indicates almost three out of every ten young adults do not have health insurance causing them to not get essential services, pay more for the services, use high-cost emergency rooms, and/or go into debt when they have an unexpected accident or serious illnesses. Maryland can offer lower rates when young adults are in the coverage pool. Having 36% of the current total enrollment be young adults helps keep rates more affordable for all participants.

The UULM-MD has a reverence for the interdependent web of all existence which fosters justice, health, and equity in society thus we encourage you to vote favorably on SB 5. Thank you. UULM-MD appreciates your wonderful support for reducing the uninsured in Maryland by over half by adopting crucial programs such as the State-Based Young Adult Insurance Subsidies Program.

Amendment: We support Lead Sponsor Delegate Kerr amendment that will make his bill match SB 5

We are also attaching compelling personal testimony from our Coordinator, Ashley Egan.

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Support HB 297- Sunset Repeal
Maryland Health Benefit Exchange - State-Based Young Adult Health Insurance Subsidies
Favorable with Amendment

TO: Chair Peña Melnyk and Members of the Health and Government Operations Committee.
FROM: Ashley Egan, Coordinator, Unitarian Universalist Legislative Ministry of Maryland
DATE: January 30, 2025

I am the Coordinator for the Unitarian Universalist Legislative Ministry of Maryland. But, before anything else, I am a mother to two young adults, one with epilepsy, one without, both with dreams that they are working towards. As my daughters look towards their future, their dreams have to be tempered by the reality of figuring out how to pay for it.

My oldest, a student at the St. Mary's College of Maryland already has to balance her dreams of studying and rescuing orcas against the realities of her epilepsy. Will she be able to drive? What if she has a seizure? Add in "how is she going to pay for her medications that cost thousands of dollars a month?" You can see how she will desperately need to be able to access the Maryland Health Benefit once she is no longer able to be on our insurance. Accessing insurance could be the difference between independence or disability. We have never wanted her to feel limited by her condition, but there is also the reality that she cannot live without medication. As her mother, I feel the clock ticking towards the day we can no longer help.

On the other hand, my other daughter wants to be a lawyer and is relatively healthy, but she will still need health insurance while balancing law school costs. Accessing insurance through the Maryland Health Benefit Exchange will help her access preventative medicine to ensure that any health problems are caught in manageable steps, and will provide peace of mind in case of a medical emergency.

This is why we support **HB 297-Sunset Repeal of the Maryland Health Benefit Exchange –State–Based Young Adult Health Insurance Subsidies Pilot Program**. This pilot program has proven successful, needs to continue, and has reduced the numbers of young adults (18-34) who do not have insurance.

This bill is an incentive for a population who has the lowest rate of access to employer-based insurance because they often have entry level, part-time, or jobs with small employers which often do not have this benefit. Federal data indicates almost three out of every ten young adults do not have health insurance causing them to not get essential services, pay more for the services, use high-cost emergency rooms, and/or go into debt when they have an unexpected accident or serious illnesses. Maryland can offer lower rates when young adults are in the coverage pool. Having 36% of the current total enrollment be young adults helps keep rates more affordable for all participants.

Looking towards my children's future, I feel like it is a race between medical costs and college costs as to which will defer their dreams faster. Please help both my daughters reach their dreams... Please support this bill.

Ashley Egan
District 26

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Amendment: We support Lead Sponsor Delegate Kerr's amendment that will make his bill match the Senate Bill, SB 5

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