



# POSITION STATEMENT

## TESTIMONY PRESENTED TO THE HOUSE HEALTH AND GOVERNMENT OPERATIONS COMMITTEE

### HOUSE BILL 196 -- MARYLAND HEALTH BENEFIT EXCHANGE - ESTABLISHMENT OF A STATE- BASED HEALTH INSURANCE SUBSIDIES PROGRAM

February 20, 2020

**DONALD C. FRY**  
**PRESIDENT & CEO**  
**GREATER BALTIMORE COMMITTEE**

#### **Position: Support**

The Greater Baltimore Committee (GBC) supports House Bill 196, which requires the Maryland Health Benefit Exchange to establish and implement a State-Based Health Insurance Subsidies Program to provide a means for individuals to reduce the amount they pay for health benefit plans in the individual health insurance market.

The *Patient Protection and Affordable Care Act* (ACA), the landmark health care reform legislation passed by the U.S. Congress and signed into law by President Barack Obama in 2010, has increased the number of Marylanders covered by health insurance. The ACA, however, does not insure all Marylanders and has not adequately stabilized health insurance premiums. Additionally, the law is often threatened with risk of repeal or legal challenges. House Bill 196 seeks to stabilize health care costs and create protections for Marylanders in case the ACA is repealed or significantly changed.

The GBC supports policies that seek to maintain or grow the accessibility of affordable health coverage for Maryland citizens. The benefits of having health care coverage are undeniable. They include better access to medical care and the utilization of preventive care. A healthier population creates greater economic opportunities by increasing economic output and productivity. Reducing health-related absenteeism allows employers to increase productivity and employees to expand their earning potential.

Having accessible and affordable health care is a factor when businesses make location or expansion decisions. Thanks to the foresight of policymakers, Maryland's economy is more competitive because of the stable nature of its health care system and affordable health coverage. It is vital that lawmakers protect this benefit and continue to seek ways to decrease the number of Marylanders without access to healthcare.

This bill is consistent with two of the key tenets in *Gaining the Competitive Edge: Keys to Economic Growth and Job Creation in Maryland*, a report published by the GBC that identifies eight core pillars for a competitive business environment and job growth:

**Competitive costs of doing business.** Public policies must reflect a government predisposition to nurture business growth and to avoid arbitrarily or disproportionately imposing additional overhead upon the business sector

**Regulatory policies that are streamlined, stable and predictable.** Maryland must project to businesses within and outside the state that its government regulatory policies are reasonable, relevant, free of surprises or redundancy, and considerate of businesses' sense of urgency.

**For these reasons, the Greater Baltimore Committee urges a favorable report on House Bill 196.**

*The Greater Baltimore Committee (GBC) is a non-partisan, independent, regional business advocacy organization comprised of hundreds of businesses -- large, medium and small -- educational institutions, nonprofit organizations and foundations located in Anne Arundel, Baltimore, Carroll, Harford, and Howard counties as well as Baltimore City. The GBC is a 65-year-old, private-sector membership organization with a rich legacy of working with government to find solutions to problems that negatively affect our competitiveness and viability.*

**GREATER BALTIMORE COMMITTEE**

111 South Calvert Street • Suite 1700 • Baltimore, Maryland • 21202-6180

(410) 727-2820 • [www.gbc.org](http://www.gbc.org)