



## **Comments in support of House Bill 196: Establishment of a State-Based Health Insurance Subsidies Program**

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Thank you for the opportunity to submit written testimony in support of House Bill 196. The National Multiple Sclerosis Society applauds Delegate Pena-Melnyk for bringing forth bold legislation that has the potential to reduce the amount Marylanders pay for health benefit plans in the individual health insurance market. If passed, this legislation has the potential to increase Marylanders' access to high-quality, affordable health insurance by having the Maryland Health Benefit Exchange fund a state-based health insurance subsidies program for those purchasing health plans in the individual market. The National MS Society believes that everyone should have access to high-quality and affordable health insurance coverage, and we support measures like HB 196 to stabilize the individual health market.

Multiple sclerosis (MS) impacts nearly 1 million people in the United States. It is an unpredictable, often disabling disease of the central nervous system that interrupts the flow of information from the brain to the body. Symptoms range from numbness and tingling to blindness, and paralysis. The progress, severity and specific symptoms of MS in any one person cannot yet be predicted. The cause is unknown and there is no cure.

MS is considered a pre-existing condition. It is an expensive disease that lasts a lifetime. Most people are diagnosed between the ages of 20 and 50 and the average cost of living with MS, including both direct and indirect expenses (e.g. healthcare costs, lost wages), is upwards of \$70,000 per year, per person. It is recommended that people begin treatment with a disease-modifying therapy as soon as possible after diagnosis. People with pre-existing conditions such as MS must be able to access continual health coverage and care, because a delay or interruption of care for even a short period can result in disease progression and the loss of function that cannot be regained. However, health coverage is only accessible if it is affordable.

In a high-cost-of-living state like Maryland, many Marylanders still struggle to keep up with the costs of health insurance. Of those that are insured, many of them still find it hard to pay for health care costs such as premiums, deductibles, and co-pays. More should be done to help Marylanders get and keep their health care coverage, which makes our health care system stronger for everyone.

While the Affordable Care Act (ACA) has helped millions get affordable individual health coverage, more affordability assistance is needed to help Marylanders afford their monthly premiums and cost-sharing like copays and deductibles. This includes people at low-incomes who need a little more, to people making more than 400% FPL (\$48,000 for an individual or \$98,000 for a family 4) who do not get any help paying for coverage and often pay a significant portion of their incomes for coverage, or remain uninsured. Such lack of affordability and/or coverage does not just impede access to care, it creates difficulty paying medical bills or other basic life necessities that can lead to larger financial problems.

The National MS Society urges you to favorably report HB 196, which will increase access to health coverage and lower the cost of premiums for Marylanders. If we can be of any assistance as you move forward on this and other issues, please contact me, Shannon Wood, at [shannon.wood@nmss.org](mailto:shannon.wood@nmss.org).