



**HB0196 - Maryland Health Benefit Exchange –  
Establishment of a State-Based Health Insurance Subsidies Program**

Presented to the Hon. Shane Pendergrass and Members of the Health & Government Operations Committee  
February 20, 2020 1:00 p.m.

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**POSITION: SUPPORT**

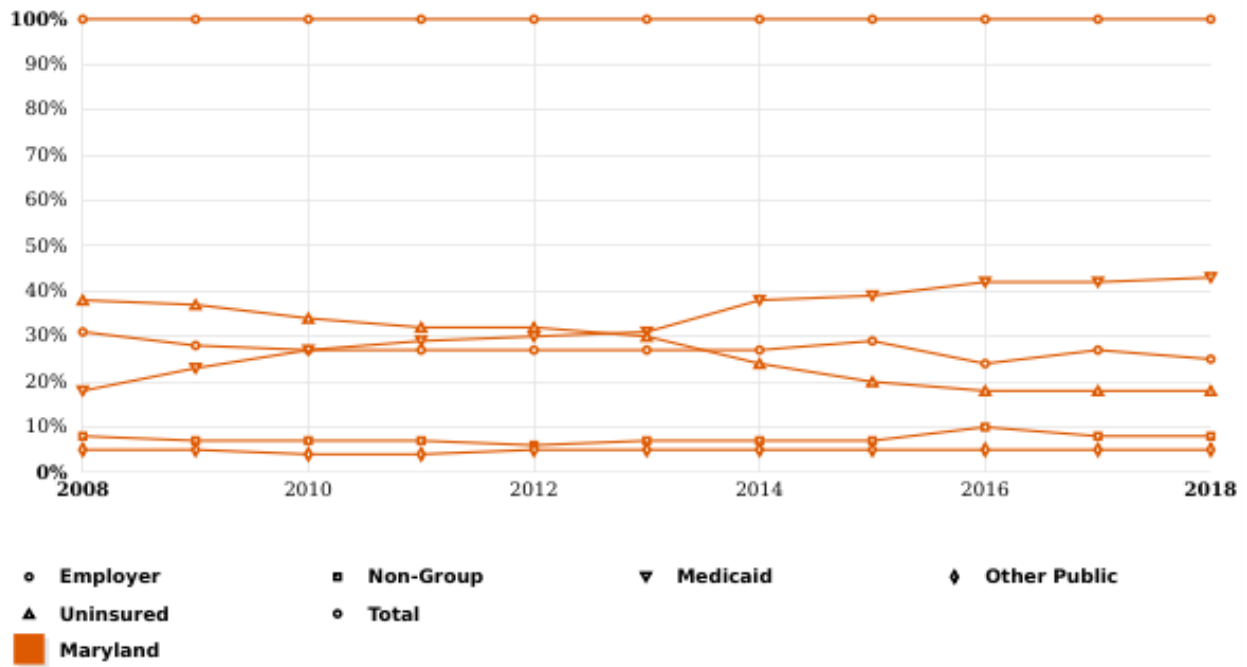
NARAL Pro-Choice Maryland **urges the Health and Government Operations Committee a favorable report on HB0196 - Maryland Health Benefit Exchange – Establishment of a State-Based Health Insurance Subsidies Program**, sponsored by Delegate Joseline Peña-Melnyk.

Our organization is an advocate for reproductive health, rights, and justice. We work to ensure every child-bearing individual has the right to decide if, when, and how to form their families and to parent in good health, in safety, and with dignity. Access to timely, quality, and comprehensive healthcare is key. Compared to individuals with health insurance coverage, uninsured individuals are less likely to access preventive, primary health care; less likely to access health care when they experience a medical issue; and, more likely to have negative health outcomes.<sup>i</sup> Nationally, [almost half \(45%\)](#) of uninsured adults cited the high cost of health insurance as their reason for being uninsured. Uninsured individuals are more than twice as likely as their insured counterparts to face difficulty in paying their medical bills, which often translates to medical debt and increased rates of poverty—economic outcomes that impact not only the sick individual, but also their family and social networks.<sup>ii</sup>

According to the Kaiser Family Foundation (KFF), 18% of Maryland’s low-income adults ages 19-64, or approximately [119,700 individuals](#), were uninsured in 2018. While the number of uninsured individuals in Maryland has shrunk during the past decade (particularly during the enactment of the Affordable Care Act), the rate has remained flat since 2016, as can be seen on the graph on the following page.<sup>iii</sup> Subsidies for participation in state-based health insurance programs have been found to increase participation, thereby decreasing the uninsured rate, and decrease premiums. Indeed, [health policy researchers](#) have attributed at least part of the success of the Massachusetts Marketplace—though to be one of the best insurance exchanges in the country—to the subsidies program.

The evidence-based, public health approach to address the needs of Maryland’s uninsured population is to pass HB0196 and increase access to state-based health insurance for low-income folks through subsidies. It should come as no surprise that [access to health insurance improves health](#). Moreover, access to health is essential in supporting growing state and local economies and healthier, more prosperous families that will stay in Maryland. For these reasons, NARAL Pro-Choice Maryland **urges a favorable committee report on HB0196**. Thank you for your time and consideration.

**Health Insurance Coverage of Low Income Adults 19-64 (under 200% FPL): 2008 - 2018**



SOURCE: Kaiser Family Foundation's State Health Facts.

<sup>i</sup> Garfield, Rachel, and Kendal Orgera. 2019. The Uninsured and the ACA: A Primer - Key Facts about Health Insurance and the Uninsured amidst Changes to the Affordable Care Act. Kaiser Family Foundation.

<sup>ii</sup> Tolbert, Jennifer, Kendal Orgera, Natalie Singer, and Anthony Damico. 2019. Key Facts about the Uninsured Population. Issue Brief, Kaiser Family Foundation.

<sup>iii</sup> Kaiser Family Foundation. "Health Insurance Coverage of Low Income Adults 19-64 (under 200% FPL): Maryland." Estimates based on the Census Bureau's American Community Survey, 2008-2018.