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**Committee:** House Health and Government Operations Committee  
**Bill number:** HB 196  
**Title:** Maryland Health Benefit Exchange – Establishment of a State-Based Health Insurance Subsidies Program  
**Hearing Date:** February 20, 2020  
**Position:** Support

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The Maryland Dental Action Coalition (MDAC) supports *House Bill 196 – Maryland Health Benefit Exchange – Establishment of a State-Based Health Insurance Subsidies Program*. The legislation would allow the Maryland Health Benefit Exchange to channel funding not needed for the reinsurance program into state support for premiums.

MDAC has been a supporter of the Maryland Health Benefit Exchange since its inception. Through the Exchange, more Marylanders have been able to obtain dental coverage. Coverage has been made more affordable because of federal funding for premium support through advance premium tax credits. However, some individuals and families still struggle to afford coverage. This legislation offers Maryland an opportunity to extend more premium support, making health and dental coverage more affordable to families who face financial barriers.

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

***Optimal Oral Health for All Marylanders***