



**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 Nurses Association (MNA) supports *House Bill 196 -- Maryland Health Benefit Exchange – Establishment of a State-Based Health Insurance Subsidies Program*. This bill would require the Maryland Health Benefits Exchange to establish and implement a state-based health insurance subsidies program to help subsidize individuals when buying health benefit plans if funds are available.

This legislation helps Maryland make further progress in lowering the rate of uninsured individuals. Although premium support is available to some low-income families through advanced premium tax credits, the cost of coverage is still too much for some families. If funds are available, the Exchange could design a program to help more families purchase insurance.

Thank you for your consideration of our testimony, and we urge a favorable vote. If we can provide any further information, please contact Robyn Elliott at [relliott@policypartners.net](mailto:relliott@policypartners.net) or (443) 926-3443.