



Committee: Senate Finance Committee
Bill Number: Senate Bill 729
Title: Maryland Health Benefit Exchange – State – Based Young Adult Health Insurance Subsidies Pilot Program
Hearing Date: March 3, 2021
Position: Support

The Maryland Nurses Association (MNA) supports *Senate Bill 729 – Maryland Health Benefit Exchange -- State-Based Young Adult Health Insurance Subsidies Pilot Program*. This bill would establish a subsidy program, focusing on young adults (18-34), the largest cohort of uninsured individuals, to encourage this population to enroll in health insurance and improve the overall uninsured rate in Maryland.

As nurses, we aim to provide the best possible care for our patients. It is important that young adults are able to afford and receive the medical care they need. Incentivizing young adults to enroll in health insurance is critical for ongoing care, preventative care, and bettering the overall health of our state’s population. Given the circumstances of the COVID-19 pandemic and its impacts on both young and older individuals, the importance of affordable healthcare is relevant now, more than ever.

The Individual Subsidy Workgroup published a report in 2020 stating that costs were the greatest barrier for young adults in obtaining health care. Health insurance subsidies for young adults will encourage those aged between 18 and 34 to receive regular health check-ups and take preventative measures to avoid more expensive and serious health conditions later in life.

Thank you for your consideration of our testimony, and we urge a favorable vote. If we can provide any further information, please contact Suhani Chitalia at schitalia@polictpartners.net or (240) 506-9325.