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March 3, 2021

To: The Honorable Delores G. Kelley
Chair, Finance Committee

From: The Office of the Attorney General, Health Education and Advocacy

Re: Senate Bill 729 (Maryland Health Benefit Exchange – State-Based Young Adult Health Insurance Subsidies Pilot Program): Support

The Office of the Attorney General's Health Education and Advocacy Unit (HEAU) supports Senate Bill 729 directing the Maryland Health Benefit Exchange (MHBE) to create a State-Based Young Adult Health Insurance Subsidies Pilot Program. Maryland has made great strides in lowering the uninsured rate and stabilizing premiums in the individual market, but MHBE data shows that young adults remain uninsured at a higher level than other populations. And Black and Hispanic adults remain uninsured at a higher rate than white adults¹, fostering longstanding barriers to healthcare, making them more vulnerable to COVID-19 and the collateral consequences of COVID-19.

Offering additional financial assistance to young adults will build health equity and increase access to healthcare services for young adults, including the young historically underserved populations that are being disproportionately affected by COVID-19, and should result in premium reductions for all enrollees regardless of age.²

Increased health equity and improved access to affordable and appropriate healthcare is one of the priority actions recommended by the Attorney General's COVID-19 Access to Justice Task Force, and we urge the Committee to give Senate Bill 729 a favorable report.

cc: Sponsor

¹ <https://www.kff.org/uninsured/state-indicator/nonelderly-uninsured-rate-by-raceethnicity/?currentTimeframe=0&selectedRows=%7B%22states%22:%7B%22maryland%22:%7B%7D%7D%7D&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>

² <https://www.marylandhbe.com/wp-content/uploads/2020/10/MHBE-Fall-2020-Subsidy-Report.pdf>