



Maryland Community Health System

Committee: House Health and Government Operations Committee

Bill Number: House Bill 780 – Maryland Health Benefit Exchange -- State- Based Young Adult Health Insurance Subsidies

Hearing Date: February 18, 2021

Position: Support

Maryland Community Health System (MCHS) supports *House Bill 780 – 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.

MCHS is a network of federally qualified health centers who focus on serving the uninsured and individuals in the Medicaid and Medicare programs. We participated in the Individual Subsidy Workgroup, established by Senate Bill 124 in the 2020 session. The legislation stems from the efforts of that workgroup to determine how to make insurance more affordable for young adults.

The legislation will support our health centers' young adult patients in obtaining affordable insurance. This will be critical to improving health outcomes and encouraging preventative health measures amongst the young adult populations. 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 legislation will also make insurance more affordable for everyone. By encouraging more young adults to purchase insurance, the Young Adult Subsidy Program will broaden the risk pool and lower premium rates for all participants.

We ask for a favorable report so that more young adults can access health care. If we can provide any additional information, please contact Suhani Chitalia at schitalia@policypartners.net or (240) 506-9325.