



Maryland  
Hospital Association

**Senate Bill 728 – Health Insurance – Qualified Resident State Subsidy Program  
(Access to Care Act)**

**Position: *Support***

March 2, 2022 Senate Finance Committee

**MHA Position**

On behalf of the Maryland Hospital Association's (MHA) 60 member hospitals and health systems, we appreciate the opportunity to support Senate Bill 728. Broad based, affordable, and comprehensive health insurance is integral to hospitals' ability to deliver high-quality care. It also is key to the state's success under the Total Cost of Care Model.

Maryland hospitals are strong proponents of the state's efforts to expand health care coverage, including through Medicaid and subsidized individual and small group health plans through the Maryland Health Benefit Exchange (MHBE). Yet, we know many Marylanders remain uninsured. These individuals are often forced to seek care in emergency departments when their medical conditions should have been addressed long before they reached an emergency situation.

MHBE estimates that as of 2019 approximately 357,000 individuals remain uninsured in Maryland, approximately 35 percent of whom are either ineligible for coverage through Medicaid or the individual market due to immigration status (about 115,900 individuals) or ineligible for federal financial assistance with health insurance premiums due to the federal family glitch (about 7,470 individuals).<sup>1</sup> SB 728 closes the loop on this population and ensures affordability for the available options.

Additionally, MHBE projects this coverage expansion can reduce overall individual market premiums. By their own estimates, the subsidy program envisioned in SB 728 could result in reductions of about 2 to 4% per year.

While we fully support efforts to bring individuals into the insurance market who are currently priced out, any barrier to appropriate coverage should be addressed. Policymakers should focus on the growing consumer cost-share in commercial health insurance plans and support efforts to enhance health insurance literacy.

For more information, please contact:

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<sup>1</sup> Maryland Health Benefit Exchange, Joint Chairmen's Report. Nov. 1, 2021.  
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