



**Senate Finance Committee  
February 9, 2022**

**Senate Bill 395  
Health Insurance – Individual Market Stabilization – Extension of Provider Fee**

**Support**

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*Amid the COVID-19 pandemic, the pre-existing opioid overdose death fatality crisis has worsened. In Maryland, the number of opioid-related deaths increased by 20% between 2019 and 2020, and preliminary data indicates a continued increase in 2021.*

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The Maryland Affiliate of the National Council on Alcoholism and Drug Dependence (NCADD-Maryland) supports Senate Bill 395 to continue the state’s Reinsurance Program through 2028.

Maryland has made significant progress in reducing the number of people without health insurance. Having access to health care services, including addiction treatment, is life-saving for people with substance use disorders. For those accessing services through being enrolled in Medicaid, they face challenges when their incomes increase slightly through employment. They “churn” into coverage under a qualified health plan on the Maryland Health Benefit Exchange.

The Reinsurance Program has been highly successful in lowering the cost of premiums for working people with lower incomes, and thereby reducing the number of uninsured individuals. It also makes it more affordable for people to purchase plans with lower cost-sharing requirements on the Maryland Health Benefits Exchange. Cost-sharing requirements are often barriers to accessing care, as their incomes are often not high enough to be able to afford copayments or other cost-sharing arrangements.

**We urge your support of Senate Bill 395.**

*The Maryland Affiliate of the National Council on Alcoholism and Drug Dependence (NCADD-Maryland) is a statewide organization that works to influence public and private policies on addiction, treatment, and recovery, reduce the stigma associated with the disease, and improve the understanding of addictions and the recovery process. We advocate for and with individuals and families who are affected by alcoholism and drug addiction.*