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**Committee:** Senate Finance Committee

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

**Hearing Date:** February 9, 2022

**Position:** Support

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The Maryland Dental Action Coalition (MDAC) strongly supports *Senate Bill 395 – Health Insurance – Individual Market Stabilization – Extension of Provider Fees*. The bill extends the State’s Reinsurance Program through 2028.

The Reinsurance Program has had a profound and significant impact on the number of people with private insurance particularly through silver level plans. With the additional premium support provided under the Program, premiums have dropped for qualified health benefit plans under the Maryland Health Benefit Exchange. As a result, more people have been able to afford dental insurance. In December 2021, the Exchange reported that 57,083 were covered under dental plans through the Exchange.<sup>i</sup>

The Reinsurance Program has proven to be the most effective strategy in making dental coverage more accessible for the working families who are covered through the Exchange. We strongly urge a favorable report. If we can provide any further information, please contact Robyn Elliott at [relliott@policypartners.net](mailto:relliott@policypartners.net) or (443) 926-3443.

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<sup>i</sup> <https://www.marylandhbe.com/wp-content/uploads/2022/01/Executive-Report-12312021.pdf>

***Optimal Oral Health for All Marylanders***