



Maryland
Hospital Association

Senate Bill 601 - Maryland Health Benefit Exchange – State-Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal

Position: *Support*

March 1, 2023

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 comment in support of Senate Bill 601.

Broad-based, affordable, and comprehensive health insurance is integral to hospitals’ ability to provide high-quality care. It also is key to the state’s success under the Total Cost of Care Model, which pushes accountability for whole-person care, including population health. Maryland hospitals have been strong proponents of the state’s efforts to expand health care coverage, supporting Medicaid expansion, offering subsidized individual and small group health plans through the Maryland Health Benefit Exchange (MHBE), the reinsurance subsidy, and the Young Adult Subsidy at issue.

Nearly 400,000 Marylanders remain uninsured, and even more are underinsured—which often prevents access to care and results in worse health outcomes. Moreover, the percentage of uninsured rises dramatically when looking at communities with historical health inequities. With the Young Adult Subsidy Program, enrollments for young adults in 2022 surpassed 50,000—7% more than the year before. Monthly premiums dropped by about \$40 on average for more than 33,000 of young adults who qualified for the subsidy.¹

Maryland hospitals support this bill’s efforts to continue offering affordable coverage to more Marylanders. We look forward to our continued partnership with the state and the legislature to create sustainable solutions for access to affordable, comprehensive health insurance coverage.

For these reasons we respectfully request a *favorable* report on SB 601.

For more information, please contact:
Jake Whitaker, Director, Government Affairs
Jwhitaker@mhaonline.org

¹ Maryland Health Benefit Exchange. “Annual Report 2022.” [marylandhbe.com/wp-content/uploads/2022/12/MHBE-2022-Annual-Report.pdf](https://www.marylandhbe.com/wp-content/uploads/2022/12/MHBE-2022-Annual-Report.pdf) (accessed February 21, 2023).