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

Hearing Date: 3/01/23

Committee: SENATE FINANCE

Position: SUPPORT

Thank you, Chair Griffith, Vice Chair Klausmeier, and Senate Finance Committee members, for allowing me to testify in support of SB 601. As a young adult, I urge you to support this bill.

A few years ago Medicaid covered my health insurance, and I had no worries about paying for medications, visits to my primary care provider, and my therapy sessions every two weeks. When I got a job as contact tracer II, the Baltimore County Department of Health did not provide me with health insurance. I was worried about how I would pay for my medications and therapy sessions because my coverage through Medicaid was set to expire. I went to the Maryland Health Connection website to see my options. The available subsidies were not enough to make health coverage affordable; either the premium was too high, or the deductible was too high. For many of the health plans, the premium was higher than my rent. I was in a position of having to choose either my health care or my rent.

Thankfully, I was able to find a new position which offered health coverage before my Medicaid coverage ended, but not all Marylanders my age are as fortunate. Young adults aged 18-34 making up the largest uninsured age group in Maryland. That is why I was so glad that Maryland started a state subsidies program to make health coverage affordable for young adults. This program has been very successful. In 2022 about 45,000 young Marylanders have used these subsidies to enroll in insurance coverage, including over 17,000 who were new to the marketplace. It is critical that this program continue so that these Marylanders can continue to be able to afford their health coverage. Keeping young adults in the individual market should also improve the risk pool and help stabilize premiums for all individual market enrollees.

I also encourage you to look at the outcomes for behavioral health in Maryland. 15.8 percent of Marylanders have depression, 11.8 percent go through frequent mental distress, 15.1 percent on excessive drinking, and the list goes on and on.² If young adults don't have health insurance now, then their health problems will increase in the future. If Maryland wants to continue to set an example for other states on how to help residents access affordable health coverage, then I urge the Committee to give a favorable report to SB 601.

¹ Report on Establishing State-Based Individual Market Health Insurance Subsidies (2020). *Maryland Health Benefit Exchange*. https://www.marylandhbe.com/wp-content/uploads/2020/12/SB124HB196_Chpt-104_2020_MHBE_State-Based-Subsidy-Report.pdf

² Annual Report (2020). *American's Health Rankings*. United Health Foundation. <https://www.americashealthrankings.org/explore/annual/measure/HealthInsurance/state/MD>