



MARYLAND LEGISLATIVE LATINO CAUCUS

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TO: Delegate Joseline A. Pena-Melnyk, Chair
Delegate Bonnie Cullison, Vice Chair
Health and Government Operations Committee Members
FROM: Maryland Legislative Latino Caucus
DATE: March 20, 2023
RE: HB0814 Maryland Health Benefit Exchange – State-Based
Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal

The MLLC supports HB0814 Maryland Health Benefit Exchange – State-Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal, 2023

The MLLC is a bipartisan group of Senators and Delegates committed to supporting legislation that improves the lives of Latinos throughout our state. The MLLC is a crucial voice in the development of public policy that uplifts the Latino community and benefits the state of Maryland. Thank you for allowing us the opportunity to express our support of HB0814.

In 2021 Senator Brian Feldman and Delegate Ken Kerr sponsored a subsidies law which invested up to \$20 million per year for two years to help lower-income young adults ages 18-34 purchase health coverage. This legislation would remove the sunset from this very successful program. According to Maryland Health Benefit Exchange (MHBE) 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.

MHBE's new enrollees of young adults increased from 4% to more than 24%. Young adults were more likely to pay their premiums and continue coverage. This program has also been reducing racial and ethnic disparities within this age group. In 2022 young adult subsidy recipients were more likely to be Latino or Black than young adult enrollees ineligible for the subsidy. In 2023, Latino young adult enrollment grew 13%, more than any other population.

HB0814 would rename the State-Based Young Adult Health Insurance Subsidies Pilot Program to be the State-Based Young Adult Health Insurance Subsidies Program and repeal the termination date of certain provisions of law that establish and govern the funding for the Program. This would continue providing health coverage for low income Latino youth and improving health equity in our state.

For these reasons, the Maryland Legislative Latino Caucus respectfully requests a favorable report on HB0814.