

## Unitarian Universalist Legislative Ministry of Maryland

Shared Voices for Liberal Religious Values in Maryland

## **Support for HB 814**

Maryland Health Benefit Exchange – State–Based Young Adult Health Insurance Subsidies Pilot
Program – Sunset Repeal
House Health and Government Operations Committee
February 23, 2023 at 1:00 p.m.

I am Betty McGarvie Crowley from Silver Spring, District 14, representing the Unitarian Universalist Legislative Ministry of Maryland (UULM-MD). We are an advocacy organization, with members in 23 UU congregations throughout the state. Since its founding in 2005, health care issues have been a priority and we are an active member of the Health Care for All Coalition.

UULM-MD supports HB 814, Maryland Health Benefit Exchange –State–Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal. The pilot program proved successful, needs to continue, and has reduced the numbers of young adults (18-34) not insured. This legislation will continue to provide subsidies to low-income young adults who purchase health coverage through the Maryland Health Exchange. During the pilot program 45,000 young adults utilized these Maryland subsidies to enroll in coverage for health insurance.

HB 814 is an incentive for a population who has the lowest rate of access to employer-based insurance because they often have entry level, part-time, or jobs with small employers which often do not have this benefit. Federal data indicates almost three out of every ten young adults do not have health insurance causing them to not get essential services, pay more for the services, use high-cost emergency rooms, and/or go into debt when they have an unexpected accident or serious illnesses.

The UULM-MD has a reverence for the interdependent web of all existence which fosters justice, health and equity in society thus we encourage you to vote favorably on HB 814.

Thank you