



**Olivia Bartlett, DoTheMostGood Maryland Team**

**Committee:** Health and Government Operations

**Testimony on:** HB0814 – Maryland Health Benefit Exchange – State-Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal

**Position:** Favorable

**Hearing Date:** February 23, 2023

**Bill Contact:** Delegate Kenneth Kerr

DoTheMostGood (DTMG) is a progressive grass-roots organization with members in all districts in Montgomery County as well as in several neighboring counties. DTMG supports legislation and activities that keep all Maryland residents healthy and safe in a clean environment and which promote equity across all our diverse communities. HB814 supports these goals by removing the sunset on 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.

The two-year pilot program has been very successful. Young adults are the age group most likely to be uninsured, and this program has made great strides in helping them gain coverage. According to the Maryland Health Benefit Exchange (MHBE), in 2022 about 45,000 young Marylanders used these subsidies to enroll in insurance coverage, including over 17,000 who were new to the marketplace. MHBE's new young adult enrollees increased from 4% to more than 24%.

Young adults were more likely to pay their premiums and continue coverage. It is critical that this program continue to help young adults, many of whom have been able to access health coverage through Maryland Health Connection for the first time, while others already had coverage and were better able to afford their plans or upgrade to higher level plans with lower cost-sharing. The federal health emergency coming to an end this year makes this program even more important so that young adults unwinding from Medicaid can afford coverage in the individual market and not experience a gap in 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. This program is improving health equity in our state.

The subsidies program also is a good use of state dollars, as plans for young adults tend to cost less than plans for other groups, which means that the dollars for the state subsidy program stretch further in covering as many uninsured individuals as possible. Making coverage for young adults

more affordable also helps to stabilize premiums within the market by bringing more healthy people into the market.

For all these reasons, DTMG strongly supports HB0814 and urges a **FAVORABLE** report on this bill.

Respectfully submitted,

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