

TESTIMONY IN SUPPORT OF HOUSE BILL 814

Maryland Health Benefit Exchange – State–Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal

Before the House Health and Government Operations Committee

By Sheena Ogee

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Chair Peña-Melnyk and Members of the House Health and Government Operations Committee, thank you for this opportunity to testify in support of House Bill 814. Thanks to your leadership, in 2021 Maryland enacted 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. House Bill 814 would remove the sunset on this important health care program.

For those transitioning from their parent’s health plans, or for those just finding their way in the workforce, the harsh reality of high-cost insurance premiums can discourage some young adults from signing up for health care coverage because ultimately, they may feel “completely healthy and invincible”. Life as we know it is unpredictable, and with the COVID health emergency upending what little consistency we once had, more young adults are finding out the importance of having quality, affordable health care coverage. An uptick in the discovery and sudden need to manage chronic health conditions, an increased demand for mental health supports, and a necessity for access to stable primary care services are causing many young adults to reassess their financial needs and prioritize health care in a way unseen by previous generations.

Young adults should not have to choose between paying for monthly health care premiums or paying for lunch for the week. I can speak on this in confidence because this was once my reality. Taking some of the burden away from the consumer via young adult health insurance subsidies will help to ensure that young adults in Maryland are prioritizing one of the most basic tenets of life, their health.

I thank Delegate Kerr for sponsoring the legislation to start this program two years ago and for his leadership sponsoring HB814 to remove the sunset. **I urge a favorable report for HB 814.**