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TO: The Honorable Joselyn Pena-Melnyk, Chair
House, Health and Government Operations Committee

FROM: Office of the Attorney General, Health Education and Advocacy Unit

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

The Office of the Attorney General, Health Education and Advocacy Unit, writes to urge your support of HB0814 which repeals the sunset provision of the Young Adult Subsidy Pilot Program established by HB780/SB729 during the 2021 session of the General Assembly. The original bill authorized the young adult subsidy as a pilot program for calendar years 2022 and 2023 and was funded by a health insurance provider fee assessment.

“Young Invincibles,” adults ages 18-34, tend to be uninsured at a higher level than other populations, particularly among Black and Latino adults. But according to MHBE data, enrollments by young adults surpassed 50,000 in 2022, 7% more than a year earlier. In addition, total enrollment by Black applicants in private plans grew by 11% and increased by 14% for Latino applicants. These gains in enrollment were propelled by the additional financial help provided by the young adult subsidy.

This bill makes the young adult subsidy program permanent, thus continuing Maryland’s efforts to build health equity and improve access to affordable and appropriate healthcare, as recommended by the Office of the Attorney General’s COVID 19 Access to Justice Task Force. In addition, an increase in the number of younger, healthy adults improves the risk pool for the individual market and stabilizes health insurance premiums for all enrollees.

We respectfully request the Committee’s favorable report for HB0814.