



Delaware-Maryland Synod
Evangelical Lutheran Church in America
God's work. Our hands.

Testimony Prepared for the
Finance Committee
on
Senate Bill 601
March 1, 2023
Position: **Favorable**

Madam Chair and members of the Committee, thank you for the opportunity to speak for access to health care in Maryland. I am Lee Hudson, assistant to the bishop for public policy in the Delaware-Maryland Synod, Evangelical Lutheran Church in America, a faith community with congregations in every region of our State.

Our community has advocated for access to appropriate and adequate health care for all people in the United States and its territories since 2003.

We supported *Senate Bill 729* of 2021, a pilot that increased subsidies for young adults on the Maryland Health Benefit Exchange. We are pleased that the 2022 MHBE evaluation of that pilot shows an increase of medical insurance coverage in a demographic where it had remained stubbornly weak. About 45,000 younger Marylanders have used the pilot subsidies to enroll in insurance coverage. 17,000 were new to the marketplace; young adult enrollees increased from only 4% to more than 24%. Additionally, they were likely to pay the premiums and continue their coverage.

Because of the leadership of this Committee, Maryland has made important progress insuring the uninsured, implementing the Affordable Care Act effectively and generously. When people cannot afford medical insurance, medical dollars spent produce less effective care. Money spent on under-insurance—and unaffordable insurances—result in more expensive care, and uncompensated care costs are socialized across the market.

Senate Bill 601 will make Maryland's young adult subsidies permanent and advance the State's implementation of the ACA; to the benefit of health care consumers, carriers, providers, and the State. Because more people likely will receive appropriate medical care, we urge a favorable report for **Senate Bill 601**.

Lee Hudson