



## Maryland Community Health System

**Committee:** House Health and Government Operations Committee

**Bill Number:** House Bill 1082 – Health Insurance - Individual Market Stabilization - Establishment of the State-Based Health Insurance Subsidies Program

**Hearing Date:** February 27, 2025

**Position:** Support

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The Maryland Community Health System supports *House Bill 1082 – Health Insurance – Individual Market Stabilization – Establishment of the State-Based Health Insurance Subsidies Program*. This bill establishes a program to provide subsidies to individuals if federal tax credits towards buying health insurance in the state health exchange are eliminated or reduced, causing a significant increase in average premiums.

Maryland Community Health System is a network of federally qualified health centers providing primary, behavioral health, and dental services to underserved communities across Maryland. We serve all individuals, regardless of their ability to pay or insurance status. We are proud to have been partners in Maryland’s implementation of the Affordable Care Act. Our collective efforts have resulting in Maryland’s rate of uninsurance dropping to 6%.<sup>i</sup> Now, we are faced with profound changes in the federal landscape. We are very concerned about the impact on every Marylander.

We ask for a favorable report. If we can provide any further information, please contact Robyn Elliott at [relliott@policypartners.net](mailto:relliott@policypartners.net) or (443) 926-3443.

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<sup>ii</sup> [https://hscrc.maryland.gov/Documents/commission-meeting/2021/June%202021/Uncompensated%20Care%20Report%20RY%202022%20\(Final\)%20v2.pdf](https://hscrc.maryland.gov/Documents/commission-meeting/2021/June%202021/Uncompensated%20Care%20Report%20RY%202022%20(Final)%20v2.pdf)