



Committee: House Health and Government Operations Committee

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

Hearing Date: February 27, 2025

Position: Support

The Maryland Affiliate of the American College of Nurse Midwives (ACNM) supports *House Bill 1082 – Health Insurance - Individual Market Stabilization - Establishment of the State-Based Health Insurance Subsidies Program*. The bill provides a framework for the state to lower premiums for health insurance on the Maryland Health Benefit Exchange if Congress discontinues funding federal subsidies.

With the implementation of the Affordable Care Act, Maryland has lowered the rate of people who are uninsured to 6%.ⁱ We are concerned about devastating impact of potential Congressional actions on the healthcare coverage landscape. Health insurance is essential to reducing barriers to healthcare and improving health outcomes.ⁱⁱ

We ask for a favorable report. If any additional information would be helpful, please contact Robyn Elliott at relliott@policypartners.net.

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

ⁱⁱ <https://pmc.ncbi.nlm.nih.gov/articles/PMC7518807/>