

February 27, 2025

The Honorable Joseline A. Peña-Melnyk  
Chair, House Health and Government Operations Committee  
241 Taylor House Office Building  
6 Bladen St.  
Annapolis, MD 21401

**Re: Letter of Information – HB 1059 – Health - Maryland Helping Everyone Afford Life-Saving Treatments and Health Care (HEALTH) Fund and Income Tax Checkoff**

Dear Chair Peña-Melnyk and Members of the House Health and Government Operations Committee,

The Maryland Health Benefit Exchange (MHBE) respectfully submits this letter of information for House Bill (HB) 1059 – Maryland Helping Everyone Afford Life-Saving Treatments and Health Care (HEALTH) Fund and Income Tax Checkoff. HB 1059 would establish a HEALTH Fund administered by MHBE, to assist Maryland Medicaid enrollees and insured individuals with health care costs associated with services and benefits provided under State law that are subject to federal funding restrictions.

MHBE is Maryland's state-designated health insurance marketplace, established in 2011 in accordance with the Federal Patient Protection and Affordable Care Act (ACA) to improve the health and well-being of Marylanders by connecting them with high-quality, affordable health coverage. MHBE is responsible for the administration of the marketplace enrollment platform Maryland Health Connection (MHC) where residents can shop for and enroll in health plans, compare rates, and determine eligibility for public assistance all in one place. Maryland has an integrated enrollment system with the state's Medicaid program, so in addition to private marketplace plans, MHC also processes and provides consumer support for the majority of Medicaid eligibility determinations and enrollments in the state.

MHBE is supportive of efforts that aim to ensure access to comprehensive healthcare coverage. We are happy to work with the bill sponsor and this Committee to assist in these efforts and have experience administering the MHBE fund under which we operate the State Reinsurance Program and other affordability programs. We advise that MHBE would need to have more comprehensive discussions with the Committee and sponsor on how a program outlined under this bill would be operationalized. Additionally, as drafted the bill provides the MHBE Executive Director with the authority to administer the fund. We also advise that this responsibility should be granted to the MHBE Board of Trustees.

For further discussions or questions on HB 1059, please contact Johanna Fabian-Marks, Director of Policy and Plan Management at [johanna.fabian-marks@maryland.gov](mailto:johanna.fabian-marks@maryland.gov).



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Sincerely,

A handwritten signature in black ink that reads "Michele Eberle".

Michele Eberle  
Executive Director