

Testimony in Favor of Senate Bill 987
Before the Budget and Taxation Committee
High Note Consulting, LLC
March 11, 2026

Chair Guzzone, Vice-Chair Rosapepe, and Members of the Budget and Taxation Committee;

I am a small business owner who operates High Note Consulting, LLC, a consulting group that serves Marylanders with disabilities and agencies that support them. A significant number of my customers with disabilities are enrolled in Adult MAGI Medicaid – the coverage group that faces additional administrative burdens imposed by H.R. 1 – or pay for Qualified Health Plans through the Maryland Health Connection, and are forced to pay higher premiums due to Congress' failure to extend the enhanced premium tax credits.

Because many people with disabilities receive Medicaid through coverage groups reserved for people who are either disabled or at least 65 years old, the impact of H.R. 1 and the lapse of enhanced premium tax credits on people with disabilities is often overlooked. But many people with disabilities will be directly affected by these policies. People with severe disabilities who qualify for Social Security Disability Insurance (SSDI) must wait two years before becoming eligible for Medicare. If their SSDI benefits are limited, they may qualify for Adult MAGI Medicaid while waiting for their Medicare to start, thus preventing them from being uninsured. Many other people with disabilities do not meet Social Security's disability criteria, so although their disabilities impact their lives greatly, they do not qualify for Medicaid based on disability, and must purchase Qualified Health Plans.

SB 987 will bolster the Medicaid eligibility infrastructure to help prevent Adult MAGI Medicaid recipients from losing Medicaid due to extra paperwork. The bill will also limit the financial impact of the termination of enhanced premium tax credits on people enrolled in Qualified Health Plans. The bill's provisions will help many people with disabilities, who need good, affordable health coverage more than anyone.

Thank you for your consideration. I urge you to issue a favorable report on SB 987.