



Maryland
Hospital Association

House Bill 814 - Maryland Health Benefit Exchange – State-Based Young Adult Health Insurance Subsidies Pilot Program – Sunset Repeal

Position: *Support*

February 23, 2023

House Health & Government Operations Committee

MHA Position

On behalf of the Maryland Hospital Association’s (MHA) 60 member hospitals and health systems, we appreciate the opportunity to support House Bill 814.

Broad-based, affordable, and comprehensive health insurance is integral to hospitals’ ability to provide high-quality care. It also is key to the state’s success under the Total Cost of Care Model, which pushes accountability for whole-person care, including population health. Maryland hospitals have been strong proponents of the state’s efforts to expand health care coverage, supporting Medicaid expansion, offering subsidized individual and small group health plans through the Maryland Health Benefit Exchange (MHBE), the reinsurance subsidy, and the Young Adult Subsidy at issue.

Nearly 400,000 Marylanders remain uninsured, and even more are underinsured—which often prevents access to care and results in worse health outcomes. Moreover, the percentage of uninsured rises dramatically when looking at communities with historical health inequities. With the Young Adult Subsidy Program, enrollments for young adults in 2022 surpassed 50,000—7% more than the year before. Monthly premiums dropped by about \$40 on average for more than 33,000 of young adults who qualified for the subsidy.¹

Maryland hospitals support this bill’s efforts to continue offering affordable coverage to more Marylanders. We look forward to our continued partnership with the state and the legislature to create sustainable solutions for access to affordable, comprehensive health insurance coverage.

For these reasons we respectfully request a *favorable* report on HB 814.

For more information, please contact:
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¹ Maryland Health Benefit Exchange. “Annual Report 2022.” [marylandhbe.com/wp-content/uploads/2022/12/MHBE-2022-Annual-Report.pdf](https://www.marylandhbe.com/wp-content/uploads/2022/12/MHBE-2022-Annual-Report.pdf) (accessed February 21, 2023).