



MARYLAND LEGISLATIVE LATINO CAUCUS

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TO: Delegate Shane E. Pendergrass, Chair
Delegate Joseline A. Pena-Melnyk, Vice Chair
Health and Government Operations Committee Members

FROM: Maryland Legislative Latino Caucus (MLLC)

DATE: February 18, 2021

RE: HB780 Maryland Health Benefit Exchange – State-Based Young Adult Health Insurance Subsidies Pilot Program

The MLLC supports HB780 Maryland Health Benefit Exchange – State-Based Young Adult Health Insurance Subsidies Pilot Program.

The MLLC is a bipartisan group of Senators and Delegates committed to supporting legislation that improves the lives of Latinos throughout our state. The MLLC is a crucial voice in the development of public policy that uplifts the Latino community and benefits the state of Maryland. Thank you for allowing us the opportunity to express our support of HB780.

Nationwide, the highest rates of uninsured are [young adults](#), aged 19 to 34. They may be among our healthier populations but can still suffer medical issues. Their lack of insurance can lead to poor health and disability later in life. In addition, with the ongoing COVID-19 pandemic, while older people are more vulnerable to succumb to the disease, young adults are still [at risk](#) to be hospitalized, develop long-lasting symptoms, or die.

The Maryland Health Benefit Exchange Individual Subsidy Work Group has been reviewing the potential development, design, and implementation of a state subsidy in the individual market. In [December 2020](#), they recommended the implementation of an individual subsidy targeted at young adults below the 400% Federal Poverty Limit (FPL). The Work Group's research indicates that a young adult subsidy could meaningfully reduce the uninsured rate in targeted ages 18-34, stabilize the risk pool, and reduce premiums for all enrollees. Furthermore, this subsidy could reach uninsured young adults who are disproportionately likely to be [Latino and Black](#).

HB780 establishes and funds the State-Based Young Adult Health Insurance Subsidies Pilot Program. The program is designed to reduce the amount that young adults pay for health benefit plans in the individual health insurance market and target young adults who are not directly impacted by the State Reinsurance Program. During this time of health crisis that has directly affected communities of color, it is critical to adopt policy that will aid our young people that will help them maintain their health.

The MLLC supports this bill and urges a favorable report on HB780.