

Mukta Bain
12 South Prospect Ave
Catonsville, MD 21228

**HB780-Maryland Health Benefit
Exchange-State-Based Young Adult
Health Insurance Subsidies Pilot Program**

Hearing Date: 2/18/21

Committee: HGO

Position: SUPPORT

Thank you, Chairman Pendergrass and the Health and Government Operations Committee members, for allowing me to testify in support of HB 780. As a young adult in need of health coverage, I urge you to support this bill.

Last year Medicaid covered my health insurance, and I had no worries about paying for medications, visits to my primary care provider, and my therapy sessions every two weeks. When I got a job as contact tracer II, the Baltimore County Department of Health did not provide me with health insurance.

I was worried about how I would pay for my medications and therapy sessions because my coverage through Medicaid was set to end in December 2020. I went to the Maryland Health Connection website to see my options. I was no longer eligible for Medicaid, but the available subsidies were not enough to make health coverage affordable; either the premium was too high, or the deductible was too high. For many of the health plans, the premium was higher than my rent. I was in a position of having to choose either my health care or my rent.

Thankfully, because of the COVID-19 pandemic, my coverage for Medicaid has been extended for now. However, I worry about how I will afford health coverage when I am no longer able to get Medicaid

Marylanders continue to have problems with health coverage costs, including rising deductibles and out-of-pocket costs, and limited plan options. Young adults ages 18-34 make up the largest uninsured age group in Maryland. Roughly 40,800 are below 400% of the federal poverty level and are eligible for federal subsidies.¹ However, I worry that, like for me, the federal subsidies are not enough to make coverage affordable for them. Creating a state-based subsidies program for young adults would make health coverage within reach for more Marylanders like me. Bringing young adults into the individual market would also likely improve the risk pool and decrease premiums for all individual market enrollees.

I also encourage you to look at the outcomes for behavioral health in Maryland. 15.8 percent of Marylanders have depression, 11.8 percent go through frequent mental distress, 15.1 percent on excessive drinking, and the list goes on and on.² If young adults don't have health insurance now, then their health problems will increase in the future. If Maryland wants to set an example for other states on how to help residents access affordable health coverage, then I urge the Committee to give a favorable report to HB 780.

¹ Report on Establishing State-Based Individual Market Health Insurance Subsidies (2020). *Maryland Health Benefit Exchange*. https://www.marylandhbe.com/wp-content/uploads/2020/12/SB124HB196_Chpt-104_2020_MHBE_State-Based-Subsidy-Report.pdf

² Annual Report (2020). *American's Health Rankings*. United Health Foundation. <https://www.americashealthrankings.org/explore/annual/measure/HealthInsurance/state/MD>