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**HB 953- Maryland Health Benefit Exchange - State-Based Young Adult Health Insurance
Subsidies Pilot Program - Amount of Annual Subsidies**

Hearing Date: 2/22/24

Committee: Health and Government Operations

Position: SUPPORT

Thank you, Chair Peña-Melnyk and the Health and Government Operations Committee members, for allowing me to testify in support of HB 953. As a young adult, I urge you to support this bill.

A few years ago 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 expire. I went to the Maryland Health Connection website to see my options. 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, I was able to find a new position which offered health coverage before my Medicaid coverage ended, but not all Marylanders my age are as fortunate. Young adults aged 18-34 make up the largest uninsured age group in Maryland. That is why I was so glad that Maryland started a state subsidies program to make health coverage affordable for young adults. Thanks to your leadership, an unprecedented number of young adults have enrolled in health coverage through Maryland Health Connection. The program has been so successful that this technical change to the program is needed so that everyone who is eligible and applies for health coverage is able to fully benefit from the program this year. It is critical that ALL young adults who are eligible for the subsidies are able to receive them. I urge the Committee to give a favorable report to HB 953.