

Hearing: Feb. 15, 2023  
Claire Landers  
Baltimore, MD, 21209

**SB0365\_ClaireLanders\_FWA**  
**Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)**  
**with Amendment**

**TO: Chair Griffith, Vice Chair Klausmeier and Members of the Finance Committee**  
**FROM: Claire Landers**

I am a resident of Baltimore County, District 11, and submit this written testimony in Favor of SB0365 with Amendment to provide Qualified Resident Enrollment Access to our Maryland Health Benefit Exchange.

In the past several years, all residents of Maryland have endured a deadly pandemic. It came upon us suddenly, without warning and infected people throughout every community. We were unprepared and so all have suffered together in body and soul, at immense cost personally and economically in every corner throughout our state.

What we have learned as covid-19 raged around us is that we are interconnected and interdependent at a level we had not fully appreciated until then and that it is highly unlikely it will be the last such health crisis we will face. A healthy and prepared Maryland is a strong Maryland. At an estimated 275,000 residents, immigrants are a vital component of Maryland's patchwork of interconnected communities; they absolutely deserve equal and affordable access to our state's highly-vaunted system of health care delivery.

Access to healthcare is a fundamental component of ensuring that each of us - and those around us - remain healthy, contributing members of society. When our next pandemic or flu surge or other general medical emergency arises, it is in all of our collective best interest that immigrants, too, will be able to seek appropriate treatment and care. Overall, Maryland businesses who employ immigrants with access to the Exchange through a subsidized, cost-sharing Qualified Resident Enrollment Program will have healthier employees and a more stable workforce.

It has become abundantly clear that it makes good sense and sound policy that all residents, including Maryland immigrants should have affordable and equal access to medical care. I respectfully urge this committee to return a Favorable with Amendment Report on SB0365 to provide immigrant residents equal and affordable access to Maryland's Health Benefit Exchange via subsidized, cost-sharing Qualified Resident Enrollment.