

SB0806 - Medicaid study bill.pdf

Uploaded by: Alicia Pereschuk

Position: FAV

Dear Senate Finance Committee,

This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with CASA de Maryland. I am a resident of **District #43A. I am testifying in support of SB0806, the Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report Bill.**



This bill will require the Department of Health to conduct a study comparing options for providing health insurance coverage to undocumented immigrants who would be eligible for medicaid but for their immigration status.

Access to healthcare is a human right, and it should not be limited by immigration status. Right now, undocumented immigrants in Maryland pay billions in dollars of federal and state taxes¹, but are ineligible for healthcare through Medicaid. Ineligibility for Medicaid has left over 300,000 undocumented Marylanders uninsured, which means that they then face health challenges with no support, which in many cases become life or death situations.

Additionally, providing equitable coverage for undocumented immigrants makes financial sense. Right now, undocumented patients receive care much later in the course of diseases,² which means that they face serious, and more costly, health conditions in the long run. Oftentimes undocumented immigrants rely on the emergency room again and again, which can be very expensive. Shifting from emergency care to prevention would mean that diseases are caught early and treatments could be avoided, reducing costs over time.

Opponents to this bill and ultimately to providing health insurance coverage to undocumented immigrants may claim that providing healthcare for undocumented immigrants would lead to an influx of people requesting free healthcare. The current data suggests otherwise. Since 2016, California has included undocumented children in its Medicaid coverage and has seen no increase in migration of undocumented immigrants³. European countries who have extended their healthcare coverage to migrants have also not seen any indication of "health tourism".⁴

Today I am calling upon you, as my representative in the Maryland Legislature, to follow through on the responsibility you have to care for all of their constituents' needs. Please vote **in support of the Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report Bill (SB0806).**

Thank you for your time, service, and consideration.

Sincerely,
Alicia Pereschuk
321 W 28th St
Baltimore MD 21211
Showing Up for Racial Justice Baltimore

¹ <https://immigrationforum.org/article/fact-sheet-undocumented-immigrants-and-federal-health-care-benefits/>

² <https://pubmed.ncbi.nlm.nih.gov/14981600/>

³ <https://jamanetwork.com/channels/health-forum/fullarticle/2759639>

⁴ <https://www.theglobeandmail.com/opinion/article-we-must-not-exclude-irregular-migrants-from-health-care/>

SB0806_Ann Rubin_Fav.pdf

Uploaded by: ANNA RUBIN

Position: FAV



Testimony in SUPPORT of SB 806

Maryland Health Benefit Exchange and Maryland Department of Health -
Health Care Coverage for Undocumented Immigrants - Report
Senate Finance Committee
March 7, 2023

To: Honorable Chair Griffith, Vice-Chair Klausmeier, and Members of the Committee
FROM: Anna Rubin, on behalf of Jews United for Justice (JUFJ)

Jews United for Justice is pleased to offer **a favorable testimony** in strong support of the Maryland SB 806-Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report. This legislation represents an important milestone in our journey towards creating a resilient healthcare system for all, especially communities of color who have been disproportionately impacted by lack of care.

In 2022 this committee took a bold step in ensuring that pregnant women have access to care for their unborn babies. The Healthy Babies Equity Act, expands Medicaid to pregnant individuals who meet the normal requirements of the program regardless of immigration status. We know this will have an immediate positive impact on our communities. SB 806 seeks to gather information to help us better serve our uninsured residents by comparing options for offering affordable healthcare coverage to State residents who are ineligible for the Maryland Medical Assistance Program, the Maryland Children's Health Program, or qualified health plans through the Maryland Health Benefit Exchange due to the individual's immigration status.

The insistence that we behave with care, equity, and love toward the stranger appears 36 times in Torah; it is the most-repeated command in the entire Torah. Our sacred texts insist that we turn our own historical experiences of being outsiders in many foreign lands into compassion for those experiencing the same today. As Jews and as human beings, we are obligated to make sure that those of us who were not born in our community are as safe, and as healthy, as those of us who were.

This common-sense legislation is uncontentious and aligns Maryland with its values of protecting our communities and treating all people with dignity, respect, and care. Jews United for Justice urges the committee to provide a favorable report of Senate Bill 806.

SB0806 - Medicaid study bill_AR.pdf

Uploaded by: Anne Rosenthal

Position: FAV

Dear Senate Finance Committee,

This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with CASA de Maryland. I am a resident of D43A. **I am testifying in support of SB0806, the Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report Bill.**



This bill will require the Department of Health to conduct a study comparing options for providing health insurance coverage to undocumented immigrants who would be eligible for Medicaid but for their immigration status.

Access to healthcare is a human right, and it should not be limited by immigration status. Right now, undocumented immigrants in Maryland pay billions in dollars of federal and state taxes¹, but are ineligible for healthcare through Medicaid. Ineligibility for Medicaid has left over 300,000 undocumented Marylanders uninsured, which means that they then face health challenges with no support, which in many cases become life or death situations.

Additionally, providing equitable coverage for undocumented immigrants makes financial sense. Right now, undocumented patients receive care much later in the course of diseases,² which means that they face serious, and more costly, health conditions in the long run. Oftentimes undocumented immigrants rely on the emergency room again and again, which can be very expensive. Shifting from emergency care to prevention would mean that diseases are caught early and treatments could be avoided, reducing costs over time.

On a personal note, I spend a lot of my free time volunteering to support immigrant neighbors, and most recently, someone named Henry whom I visited frequently at Hopkins – who'd been transferred there from a DC hospital for emergency surgery – moved back to DC because he knew he would not get healthcare here in MD. Henry would have been a wonderful neighbor and productive member of our community, but he could not stay because our state would not provide him with a basic human right.

Opponents to this bill and ultimately to providing health insurance coverage to undocumented immigrants may claim that providing healthcare for undocumented immigrants would lead to an influx of people requesting free healthcare. The current data suggests otherwise. Since 2016, California has included undocumented children in its Medicaid coverage and has seen no increase in migration of undocumented immigrants³. European countries who have extended their healthcare coverage to migrants have also not seen any indication of "health tourism".⁴

Today I am calling upon you, as my representative in the Maryland Legislature, to follow through on the responsibility you have to care for all of their constituents' needs. Please vote **in support of the Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report Bill (SB0806).**

Thank you for your time, service, and consideration.

Sincerely,

Anne Rosenthal

2804 Fox St, Baltimore, MD 21211

Showing Up for Racial Justice Baltimore

¹ <https://immigrationforum.org/article/fact-sheet-undocumented-immigrants-and-federal-health-care-benefits/>

² <https://pubmed.ncbi.nlm.nih.gov/14981600/>

³ <https://jamanetwork.com/channels/health-forum/fullarticle/2759639>

⁴ <https://www.theglobeandmail.com/opinion/article-we-must-not-exclude-irregular-migrants-from-health-care/>

SB 806 Testimony.pdf

Uploaded by: Ariana Kelly

Position: FAV



THE SENATE OF MARYLAND
ANNAPOLIS, MARYLAND 21401

**Testimony in Support of SB 806
Maryland Health Benefit Exchange and Maryland Department of Health –
Health Care Coverage for Undocumented Immigrants –
Report (Access to Care Study)**

Good afternoon, Chair Griffith, Vice-Chair Klausmeier and honorable members of the Committee. Thank you for this opportunity to present **SB 806 Maryland Health Benefit Exchange and Maryland Department of Health – Health Care Coverage for Undocumented Immigrants – REPORT**.

The bill directs the Maryland Health Benefit Exchange and the Maryland Department of Health to produce a report that investigates options for offering affordable health care coverage to all income-eligible Marylanders, regardless of immigration status.

Why do we need to look into this? It's a huge health equity issue. According to the Maryland Center on Economic Policy testimony, while 3% of white Marylanders and 5.6% of black Marylanders are uninsured - a whopping 21% of the Latino population is uninsured.

According to the Kaiser Family Foundation as many as 46% of the 275,000 undocumented people in Maryland have no healthcare coverage.

While Maryland has made significant progress in reducing our uninsurance rate over the last decade (we are down to 6% uninsured), the undocumented population makes up nearly 40% of our uncovered individuals.

There are a couple of reasons behind this: certain industries that employ immigrants are less likely to provide employer sponsored healthcare, undocumented individuals must currently purchase individual insurance outside of the Exchange, which has much higher rates, and income eligible low-income

immigrants who are not pregnant are not currently eligible for CHIP, Medicare or Medicaid.

This study is supported across the board by healthcare industry stakeholders including CareFirst, the Hospital Association and the Kennedy Krieger Institute. You can review their reasons for support in their written testimony.

The Access to Care Study continues the important work of the General Assembly in 2022 when it passed the Health Babies Equity Act. This Act expanded Medicaid coverage to all pregnant individuals regardless of their immigration status.

The Access to Care Study will examine the costs to the State for all qualified plan alternatives, including plans on the Health Benefit exchange, Medicaid programs, Children's Health Care Programs. The Study will identify the impact on the uninsured and detail implementation considerations. It will consider coverage options for all eligible individuals as well as options that are more limited in scope for children up to 21 years of age and seniors who are 65 or older. Study results will be available by October 31, 2023.

Thank you for your consideration of SB 806 and I respectfully ask for your favorable report.

SB 806_PJC_Favorable_FIN.pdf

Uploaded by: Ashley Black

Position: FAV



Ashley Black, Staff Attorney
Public Justice Center
201 North Charles Street, Suite 1200
Baltimore, Maryland 21201
410-625-9409, ext. 224
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SB 806

Maryland Health Benefit Exchange and Maryland Department of Health – Health Care Coverage for Undocumented Immigrants – Report Hearing of the Senate Finance Committee

March 8, 2023

1:00 PM

SUPPORT

The Public Justice Center (PJC) is a not-for-profit civil rights and anti-poverty legal services organization which seeks to advance social justice, economic and racial equity, and fundamental human rights in Maryland. Our Health and Benefits Equity Project advocates to protect and expand access to healthcare and safety net services for Marylanders struggling to make ends meet. We support policies and practices that are designed to eliminate economic and racial inequities and enable every Marylander to attain their highest level of health. **PJC strongly supports SB 806**, which would require the Maryland Health Benefit Exchange and the Maryland Department of Health to develop a report comparing options for offering affordable health care coverage to State residents who are ineligible for Medicaid, the Maryland Children’s Health Program or qualified health plans due to immigration status.

Immigration status should not be a barrier to accessing healthcare but current state and federal law prevent certain categories of immigrants from participating in the health insurance marketplace. This prohibition on coverage has impacted over 275,000 undocumented immigrants residing in Maryland. Research supports that the lack of health insurance coverage is associated with delays in care, lower rates of preventative care and increased rates of hospitalization for preventable illnesses as well as mortality.¹ SB 806 would help us better understand and meet the health needs of uninsured residents, thus enabling our state to improve health outcomes for immigrant and uninsured communities in Maryland.

For these reasons, the Public Justice Center urges the committee to issue a **FAVORABLE** report for **SB 806**. If you have any questions about this testimony, please contact Ashley Black at 410-625-9409 x 224 or blacka@publicjustice.org.

¹Andrea S. Christopher, et al., *Access to Care and Chronic Disease Outcomes Among Medicaid-Insured Persons Versus the Uninsured*, 106(1) AM J PUBLIC HEALTH 63 (2016), <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4695932/>.

In Favor, SB 806, Undocumented Immigrants, Molly H

Uploaded by: Ashley Egan

Position: FAV

**Testimony in Favor of SB 806,
Maryland Health Benefit Exchange and Maryland Department of Health –
Health Care Coverage for Undocumented Immigrants -- Report**

To: Senator Melony Griffith, Chair and Members of the
Senate Finance Committee
From: Molly Hauck, Member,
Unitarian Universalist Legislative Ministry of Maryland
March 9, 2023

I share my faith with more than 4000 Unitarian Universalists in Maryland who are called to promote and affirm justice, equity and compassion in human relations. As such, I urge you to vote to provide equitable access to health care for all Marylanders, including our immigrant neighbors by voting in favor of SB 806.

Thank you.

Molly Hauck
3900 Decatur Ave.
Kensington 20895

Testimony in Favor of SB 806 - UULM-MD Jim Caldier

Uploaded by: Ashley Egan

Position: FAV



Unitarian Universalist Legislative Ministry of Maryland

Testimony in Favor of SB 806, Maryland Health Benefit Exchange and Maryland Department of Health – Health Care Coverage for Undocumented Immigrants -- Report

To: Senator Melony Griffith, Chair and Members of the
Senate Finance Committee
From: Jim Caldiero, Lead Advocate, Immigration,
Unitarian Universalist Legislative Ministry of Maryland
March 9, 2023

Thank you for the opportunity to offer testimony in support of SB 806, Maryland Health Benefit Exchange and Maryland Department of Health – Health Care Coverage for Undocumented Immigrants -- Report

I encourage you to vote in favor of this bill.

Our undocumented immigrant neighbors make significant contributions to the national and Maryland economies by working in essential jobs, particularly during the pandemic, paying income taxes, Social Security and Medicare FICA contributions in excess of \$4 billion annually. However, due to their status as undocumented immigrants, they are currently ineligible for Medical Assistance, the MD Children's Health Program and the MD Health Benefit Exchange—even though many of them would otherwise qualify—making them and their families susceptible to illnesses and diseases that in the long run without care may threaten our public safety. With the requested report, I am sure, we can begin to correct this inequity by ensuring that our immigrant neighbors have access to health insurance provided through the mentioned programs.

According to the Kaiser Family Foundation, non-citizens are significantly more likely than citizens to be uninsured. In 2019, among the non-elderly population, 25% of lawfully present immigrants and more than four in ten (46%) undocumented immigrants were uninsured compared to less than one in ten (9%) citizens. Among citizen children, those with at least one non-citizen parent are more likely to be uninsured compared to those with citizen parents (9% vs. 5%)

Access to affordable health care is a right not to be denied because of immigration status. The health of all of us, in all our communities is at stake.

I share my faith with more than 4000 Unitarian Universalists in Maryland who are called to promote and affirm justice, equity and compassion in human relations and as such, I urge you to provide equitable access to health care for all Marylanders, including our immigrant neighbors by voting in favor of SB 806.

Thank you.

Sources:

American Immigration Council,

<https://www.americanimmigrationcouncil.org/research/immigrants-in-maryland>

Kaiser Family Foundation

<https://www.kff.org/racial-equity-and-health-policy/issue-brief/health-coverage-and-care-of-undocumented-immigrants/>

Yours in faith and justice,

Jim Caldiero, Lead Advocate, Immigration, UU Legislative Ministry of MD

Medicaid study bill.docx.pdf

Uploaded by: Bonnie Weissberg

Position: FAV

Dear Senate Finance Committee,

This testimony is being submitted by Showing Up for Racial Justice Baltimore. We are also working in collaboration with CASA de Maryland. I am a resident of **District 41**. **I am testifying in support of SB0806, the Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report Bill.**



As a retired medical social worker, I feel strongly about this bill. I met many people who were not citizens and did not have health insurance in the 30 years that I worked in medical settings. I had clients with chronic and terminal illness in Maryland. I found that without insurance, people could not get necessary treatment to prolong their lives or to live comfortably with a serious illness. Lack of health insurance not only affected the sick person, but also their families. I had a patient with cancer who was told by her doctor that she couldn't get treatment because she had no insurance. She also could not apply for Medicaid since she was not a citizen. Her only option was to wait to die. She was 28 years old with 2 young children. While it is true that emergency rooms take care of sick people, they can't provide ongoing care like chemotherapy or radiation treatment. Unfortunately, there aren't any care options for people with cancer. Cancer is a death sentence since they can't receive treatments.

This bill will require the Department of Health to conduct a study comparing options for providing health insurance coverage to undocumented immigrants who would be eligible for medicaid but for their immigration status.

Right now, undocumented immigrants in Maryland pay billions in dollars of federal and state taxes¹, but are ineligible for healthcare through Medicaid. Ineligibility for Medicaid has left over 300,000 undocumented Marylanders uninsured. Additionally, providing equitable coverage for undocumented immigrants makes financial sense. Right now, undocumented patients receive care much later in the course of diseases,² which means that they face serious, and more costly, health conditions in the long run. Oftentimes undocumented immigrants rely on the emergency room again and again, which can be very expensive. Shifting from emergency care to prevention would mean that diseases are caught early and treatments could be avoided, reducing costs over time. Opponents to this bill and ultimately to providing health insurance coverage to undocumented immigrants may claim that providing healthcare for undocumented immigrants would lead to an influx of people requesting free healthcare. The current data suggests otherwise. Since 2016, California has included undocumented children in its Medicaid coverage and has seen no increase in migration of undocumented immigrants³. European countries who have extended their healthcare coverage to migrants have also not seen any indication of "health tourism".⁴

Today I am calling upon you, as my representative in the Maryland Legislature, to follow through on the responsibility you have to care for all of their constituents' needs. Please vote **in support of the Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report Bill (SB0806)**. Thank you for your time, service, and consideration.

Sincerely,
Bonnie Weissberg
1704 Mt. Washington Ct., Apt. H, Baltimore, MD 21209

¹ <https://immigrationforum.org/article/fact-sheet-undocumented-immigrants-and-federal-health-care-benefits/>

² <https://pubmed.ncbi.nlm.nih.gov/14981600/>

³ <https://jamanetwork.com/channels/health-forum/fullarticle/2759639>

⁴ <https://www.theglobeandmail.com/opinion/article-we-must-not-exclude-irregular-migrants-from-health-care/>

SB806_MHBECoverageUndocImmigrantsReport_Support-CF

Uploaded by: Brian Sims

Position: FAV



Maryland
Hospital Association

**Senate Bill 806 - Maryland Health Benefit Exchange and Maryland Department of Health -
Health Care Coverage for Undocumented Immigrants - Report**

Position: *Support*

March 8, 2023

Senate Finance Committee

MHA Position

On behalf of the Maryland Hospital Association's (MHA) 60 member hospitals and health systems, we appreciate the opportunity to comment in support of Senate Bill 806.

This legislation represents an important milestone in our journey toward a resilient health care system for all, especially marginalized communities like undocumented individuals, who have been disproportionately impacted by lack of care.

MHA was proud to participate in the Maryland Health Benefit Exchange's (MHBE *or* Exchange) Health Equity Work Group. The Work Group met in 2021 and issued its final report in 2022, which recommended MHBE "continue exploration and discussion of coverage options for individuals who are currently ineligible for existing programs—specifically undocumented immigrants."¹ The legislature has taken bold steps to improve coverage for this population, including 2022's Healthy Babies Equity Act, which expanded the Maryland Medical Assistance Program (Medicaid) to pregnant individuals and their children up to 1 year of age regardless of immigration status. Yet, there are still a significant number of undocumented immigrants and Deferred Action for Childhood Arrivals (DACA) recipients who are not eligible for qualified health plans (QHPs) on the Exchange. As of 2019, MHBE estimated there were 244,700 undocumented immigrants residing in Maryland—almost half of whom are estimated to be uninsured.²

With recent significant changes in federal policies, including elimination of the "family glitch" and the public charge rule, the time is ripe to study available options for affordable health

¹ Maryland Health Benefit Exchange. "2021 Health Equity Workgroup Recommendation Report." www.marylandhbe.com/wp-content/uploads/2022/07/2021-MHBE-Health-Equity-Workgroup-Recommendation-Report-Becca-Lane-MHBE-1.pdf (accessed February 14, 2023).

² Maryland Health Benefit Exchange. "Joint Chairmen's Report: Report on Costs, Feasibility, and a Review of Activity in Other States to Serve Individuals Ineligible for Medicaid or Qualified Health Plans with Advanced Premium Tax Credits." www.marylandhbe.com/wp-content/uploads/2022/02/Report-on-Costs-Feasibility-and-Activity-Report.pdf (accessed February 14, 2023).

insurance for undocumented individuals living in Maryland.^{3,4} SB 806 seeks to gather information to help us better serve our uninsured residents by comparing options for affordable health care coverage to state residents who are ineligible for Maryland Medicaid, the Maryland Children’s Health Program, or QHPs through the Exchange due to the individual’s immigration status.

As part of the focus on affordability, we also encourage policymakers to address any barriers to meaningful and comprehensive health care coverage. Enhanced health insurance literacy efforts are critical in light of growing consumer cost-sharing requirements in commercial health insurance plans.

For these reasons, we request a *favorable* report on SB 806.

For more information, please contact:
Brian Sims, Vice President, Quality & Equity
Bsims@mhaonline.org

³ The “family glitch” refers to individuals with a family member whose employer offers affordable self-only coverage (as determined by federal regulation) but not affordable family coverage and are ineligible for exchange subsidies and thus have difficulty affording health insurance.

⁴ A Department of Homeland Security (DHS) policy which allowed DHS to deny someone considered to be a “public charge” (e.g., individuals who will need health, nutrition, and housing program assistance) entry to the U.S. or adjust their legal permanent resident status. This was overturned in August 2019.

SB0806 Health Care Coverage for Undocumented Immig

Uploaded by: Cecilia Plante

Position: FAV



TESTIMONY FOR SB0806

Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report

Bill Sponsor: Senator Hettleman

Committee: Finance

Organization Submitting: Maryland Legislative Coalition

Person Submitting: Cecilia Plante, co-chair

Position: FAVORABLE

I am submitting this testimony in favor of SB0806 on behalf of the Maryland Legislative Coalition. The Maryland Legislative Coalition is an association of individuals and grassroots groups with members in every district in the state. We have over 30,000 members across the state.

Everyone should have health care. The price for health care services and medications is outrageously high. Without having basic health care, simple illnesses go unchecked and because individuals without health care do not see a doctor except in emergencies, and those illnesses can force the individual into bankruptcy. In many cases, just getting lifesaving medicine is a choice between eating and paying rent, and getting the medicine.

There are many, many people in Maryland who do not have healthcare. Many of them are immigrants and are unable to get healthcare due to their immigration status. This bill seeks to gather information to help us better serve our uninsured residents by comparing options for offering affordable healthcare coverage to State residents who are ineligible for the Maryland Medical Assistance Program, the Maryland Children's Health Program, or qualified health plans through the Maryland Health Benefit Exchange due to the individual's immigration status.

This is information that we need to better serve the immigrants that we welcome into the state, and who help support our economy. We support the bill and we recommend a **FAVORABLE** report in Committee.

SB0806_CharlesKoplik_FAW.pdf

Uploaded by: Charles Koplik

Position: FAV

Date of Hearing: March 8, 2023

Charles M. Koplik
Odenton, MD 21113

TESTIMONY ON SB0806 - POSITION: FAVORABLE

Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report

TO: Chair Griffith, Vice Chair Klausmeier, and members of the Finance Committee

FROM: Charles M. Koplik

My name is Charles M. Koplik. I am a resident of District 21. I am submitting this testimony in support of SB0806.

I am a member of the Jewish Community Relations Council (JCRC) and chair its Anti-Racism Team. In addition, I serve as Executive Vice President of the Jewish Federation of Howard County, and I am a member of Temple Isaiah of Fulton.

Our sacred texts insist that we turn our own historical experiences of being outsiders in many foreign lands into compassion for those experiencing the same today. As Jews and as human beings, we are obligated to make sure that those of us who were not born in our community are as safe, and as healthy, as those of us who were.

As a descendent of immigrants, myself, I know how important certain basic rights are. Everyone should have access to the highest attainable standard of health services. No one should get sick or die because of their income or immigration status. More than 40% of undocumented residents are uninsured.

Black and Latino residents become sicker, are hospitalized at higher rates, and die younger as they are forced to face life or death situations due to their exclusion from programs such as the Affordable Care Act. Everyone in Maryland faces the consequences of undocumented residents being denied healthcare.

I respectfully urge this committee to return a favorable report on SB0806.

SB0806 - Medicaid study bill.docx.pdf

Uploaded by: Christina Nemphos

Position: FAV

Dear Senate Finance Committee,

This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with CASA de Maryland. I am a resident of Maryland District 40, and live in the Medfield neighborhood of Baltimore. **I am testifying in support of SB0806, the Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report Bill.**



This bill will require the Department of Health to conduct a study comparing options for providing health insurance coverage to undocumented immigrants who would be eligible for medicaid but for their immigration status.

Access to healthcare is a human right, and it should not be limited by immigration status. Right now, **undocumented persons in Maryland pay billions in dollars of federal and state taxes¹, but are ineligible for healthcare through Medicaid.** Ineligibility for Medicaid has left over 300,000 undocumented Marylanders uninsured, which means that they then face health challenges with no support, which in many cases become life or death situations.

This is absolutely unjust. Although people without coverage can seek care in ERs when it becomes urgent, that doesn't cover care over the long term for treatable issues. **For a young undocumented person diagnosed with cancer, this basically becomes a death sentence.**

Additionally, providing equitable coverage for undocumented persons makes financial sense. Right now, undocumented patients receive care much later in the course of diseases,² which means that they face serious, and more costly, health conditions in the long run. Oftentimes undocumented immigrants rely on the emergency room again and again, which can be very expensive. Shifting from emergency care to prevention would mean that diseases are caught early and treatments could be avoided, reducing costs over time.

Opponents to this bill and ultimately to providing health insurance coverage to undocumented immigrants may claim that providing healthcare for undocumented immigrants would lead to an influx of people requesting free healthcare. The current data suggests otherwise. Since 2016, California has included undocumented children in its Medicaid coverage and has seen no increase in migration of undocumented immigrants³. European countries who have extended their healthcare coverage to migrants have also not seen any indication of "health tourism".⁴

Today I am calling upon you, as my representative in the Maryland Legislature, to follow through on the responsibility you have to care for all of their constituents' needs. Please vote **in support of the Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report Bill (SB0806).**

Thank you for your time, service, and consideration.

Sincerely,
Christina Nemphos
1301 W. 42nd Street, Baltimore, Md 21211
Showing Up for Racial Justice Baltimore

¹ <https://immigrationforum.org/article/fact-sheet-undocumented-immigrants-and-federal-health-care-benefits/>

² <https://pubmed.ncbi.nlm.nih.gov/14981600/>

³ <https://jamanetwork.com/channels/health-forum/fullarticle/2759639>

⁴ <https://www.theglobeandmail.com/opinion/article-we-must-not-exclude-irregular-migrants-from-health-care/>

SB0806 - Medicaid study bill.pdf

Uploaded by: Daryl Yoder

Position: FAV

Dear Senate Finance Committee,

This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with CASA de Maryland. I am a resident of District 44A. **I am testifying in support of SB0806, the Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report Bill.**



This bill will require the Department of Health to conduct a study comparing options for providing health insurance coverage to undocumented immigrants who would be eligible for medicaid but for their immigration status.

Access to healthcare is a human right, and it should not be limited by immigration status. Right now, undocumented immigrants in Maryland pay billions in dollars of federal and state taxes¹, but are ineligible for healthcare through Medicaid. Ineligibility for Medicaid has left over 300,000 undocumented Marylanders uninsured, which means that they then face health challenges with no support, which in many cases become life or death situations.

Additionally, providing equitable coverage for undocumented immigrants makes financial sense. Right now, undocumented patients receive care much later in the course of diseases,² which means that they face serious, and more costly, health conditions in the long run. Oftentimes undocumented immigrants rely on the emergency room again and again, which can be very expensive. Shifting from emergency care to prevention would mean that diseases are caught early and treatments could be avoided, reducing costs over time.

Opponents to this bill and ultimately to providing health insurance coverage to undocumented immigrants may claim that providing healthcare for undocumented immigrants would lead to an influx of people requesting free healthcare. The current data suggests otherwise. Since 2016, California has included undocumented children in its Medicaid coverage and has seen no increase in migration of undocumented immigrants³. European countries who have extended their healthcare coverage to migrants have also not seen any indication of "health tourism".⁴

Today I am calling upon you, as my representative in the Maryland Legislature, to follow through on the responsibility you have to care for all of their constituents' needs. Please vote **in support of the Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report Bill (SB0806).**

Thank you for your time, service, and consideration.

Sincerely,
Daryl Yoder
309 Glenmore Ave.
Catonsville, MD 21228
Showing Up for Racial Justice Baltimore

¹ <https://immigrationforum.org/article/fact-sheet-undocumented-immigrants-and-federal-health-care-benefits/>

² <https://pubmed.ncbi.nlm.nih.gov/14981600/>

³ <https://jamanetwork.com/channels/health-forum/fullarticle/2759639>

⁴ <https://www.theglobeandmail.com/opinion/article-we-must-not-exclude-irregular-migrants-from-health-care/>

SB 806 - CareFirst Testimony - Support.pdf

Uploaded by: Deborah Rivkin

Position: FAV

Deborah Rivkin
Vice President
Government Affairs – Maryland

CareFirst BlueCross BlueShield
1501 S. Clinton Street, Suite 700
Baltimore, MD 21224-5744
Tel. 410-528-7054
Fax 410-528-7981



Senate Bill 806 – Health Care Coverage for Undocumented Immigrants – Report

Position: Support

Thank you for the opportunity to provide written comments in support of Senate Bill 806. This bill requires the Maryland Health Benefit Exchange (MHBE) and the Maryland Department of Health to develop a report comparing options for offering affordable healthcare coverage to State residents who are ineligible for the Maryland Medical Assistance Program, the Maryland Children’s Health Program, or qualified health plans through MHBE due to the individual’s immigration status. **It is CareFirst’s mission to promote the integration of a healthcare system that meets the healthcare needs of all the residents in Maryland, therefore we applaud the intent of this legislation and requirements of the report which are rooted in equity, affordability, and access to care.**

Undocumented immigrants likely experience adverse health outcomes directly related to their high risk of being uninsured. Often, they have limited access to employer-sponsored insurance and face eligibility restrictions preventing their ability to purchase individual health insurance plans offered through MHBE or enroll in Medicare, Medicaid, or the Children’s Health Insurance Program. It is well documented that timely use of health care services is associated with better health outcomes. Inadequate health insurance coverage is one of the largest barriers to health care access for reasons such as high out-of-pocket medical care costs, which lead to individuals delaying or forgoing much-needed medical care. Data illustrates that uninsured adults are less likely to receive preventive services for chronic conditions such as diabetes, cancer, and cardiovascular disease. Similarly, children without health insurance coverage are less likely to receive appropriate treatment for conditions such as asthma or critical preventive services such as dental care, immunizations, and well-child visits that track developmental milestones (Healthy People 2030).

CareFirst strongly believes all people, regardless of their race, ethnicity, or citizenship status, deserve access to quality and affordable healthcare. The report described in Senate Bill 806 is an important first step in creating a pathway for undocumented immigrants in Maryland to obtain health insurance. We stand ready and willing to work with legislators, health departments, public health groups, and other stakeholders on the report outlined in Senate Bill 806. This legislation and subsequent report are the beginning of advancing a transformative healthcare experience for many of Maryland’s undocumented residents.

We urge a favorable report.

About CareFirst BlueCross BlueShield

As the largest healthcare insurer in the Mid-Atlantic region, CareFirst provides health insurance products and administrative services to 3.6 million individuals and employers in Maryland, the District of Columbia and Northern Virginia. We participate in the individual, small group and large employer markets, as well as in Medicare and Medicaid. CareFirst is Maryland’s only nonprofit health service plan and consistent with our not-for-profit mission, we are committed to improving the overall health of the communities we serve, and increasing the accessibility, affordability, safety, and quality of healthcare throughout our service area.

To learn more about CareFirst BlueCross BlueShield, visit our website at www.carefirst.com and our transforming healthcare page at www.carefirst.com/transformation, or follow us on [Facebook](#), [Twitter](#), [LinkedIn](#) or [Instagram](#).

SB806_HC for Immigrants_KennedyKrieger_Support.pdf

Uploaded by: Emily Arneson

Position: FAV



Kennedy Krieger Institute

DATE: March 8, 2023 **COMMITTEE:** Senate Finance
BILL NO: Senate Bill 806
BILL TITLE: Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report
POSITION: Support

Kennedy Krieger Institute supports Senate Bill 806 - Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report

Bill Summary:

Senate Bill 806 would require the Maryland Health Benefit Exchange and the Maryland Department of Health to develop a report comparing options for offering affordable health care coverage to State residents who are ineligible for the Maryland Medical Assistance Program, the Maryland Children's Health Program, or qualified health plans due to the individuals' immigration status; and requiring the Maryland Health Benefit Exchange to report its findings and recommendations to certain committees of the General Assembly by October 31, 2023.

Background:

Kennedy Krieger Institute is dedicated to improving the lives of children and young adults with developmental, behavioral, cognitive, and physical challenges. Kennedy Krieger's services include inpatient, outpatient, school-based, and community-based programs. Over 27,000 individuals receive services annually at Kennedy Krieger.

The vision for the newly established Office for Health Equity Inclusion and Diversity (O-HEID) at Kennedy Krieger Institute is to promote the health and well-being of those who work and receive training and services at Kennedy Krieger Institute. The O-HEID uses evidence, culturally relevant, and equity-based approaches that assures diversity and inclusion. The O-HEID is working to establish collaboration, data, and metrics to address remediable disparities within our patient populations, policies, and practices.

Rationale:

Maryland is now the most diverse state on the east coast.¹ In Maryland, undocumented immigrants represent 5% of the total state population including approximately 275,000 individuals² who have significant barriers to insurance eligibility due to their legal status. Distress due to immigration status is associated with the physical and mental health of undocumented immigrants, with difficulties in accessing healthcare underlying this relationship.³ One in four children in Maryland has at least one immigrant parent and though the vast majority of these children are U.S. citizens (86%),⁴ families with mixed documentation status often have multiple and chronic stressors to their health including history of trauma and limited opportunities.⁵ Lack of health insurance increases the risk of developing preventable conditions and undocumented immigrants are particularly vulnerable due language barriers and challenges with health care access. ***This is important from a fiscal perspective because undocumented immigrants comprise 6% of the Maryland workforce as of 2016 and they paid an estimated \$373.5 million in federal taxes and \$242.3 million in state and local taxes in 2018.***²

In addition to the fiscal implications of a large segment of the population being uninsured, health-care providers have ethical obligations to provide care to all individuals regardless of "race, gender, socioeconomic status, ethnicity, religion, or any other social category."⁶ There is a public health imperative to improve undocumented immigrants' ability to access vaccinations that benefits the community as a whole.⁷ Overall, given the current structural barriers in the population of undocumented individuals, there is a lack of empirical information regarding policies affecting undocumented individuals and their health.⁸ As such, we support further investigation and a report on affordable healthcare options for undocumented individuals who are currently ineligible for coverage.

Kennedy Krieger Institute requests a favorable report on Senate Bill 806.

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2. American Immigration Council. Immigrants in Maryland. Accessed February 11, 2023, <https://www.americanimmigrationcouncil.org/research/immigrants-in-maryland>
3. Galvan T, Lill S, Garcini LM. Another Brick in the Wall: Healthcare Access Difficulties and Their Implications for Undocumented Latino/a Immigrants. *Journal of Immigrant and Minority Health*. 2021;23(5):885-894. doi:10.1007/s10903-021-01187-7
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5. Garcini LM, Nguyen K, Lucas-Marinelli A, Moreno O, Cruz PL. "No one left behind": A social determinant of health lens to the wellbeing of undocumented immigrants. *Curr Opin Psychol*. Oct 2022;47:101455. doi:10.1016/j.copsyc.2022.101455
6. Medical Professionalism P. Medical professionalism in the new millennium: a physicians' charter. *Med J Aust*. Sep 2 2002;177(5):263-5. doi:10.5694/j.1326-5377.2002.tb04762.x
7. Demeke J, McFadden SM, Dada D, et al. Strategies that Promote Equity in COVID-19 Vaccine Uptake for Undocumented Immigrants: A Review. *Journal of Community Health*. 2022;47(3):554-562. doi:10.1007/s10900-022-01063-x
8. Nuño LE, Herrera VM, Soto BS. First, do no harm: why anti-immigrant policies in the United States are a public health concern. *Journal of Public Health Policy*. 2022;43(3):403-412. doi:10.1057/s41271-022-00364-8

Contact information: Emily Arneson, AVP Government Affairs – 443.631.2188 or arneson@kennedykrieger.org

SB0806 - Medicaid Study Bill.pdf

Uploaded by: Erica Palmisano

Position: FAV

Dear Senate Finance Committee,

This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with CASA de Maryland. I am a resident of 12A. **I am testifying in support of SB0806, the Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report Bill.**



This bill will require the Department of Health to conduct a study comparing options for providing health insurance coverage to undocumented immigrants who would be eligible for medicaid but for their immigration status.

Access to healthcare is a human right, and it should not be limited by immigration status. Right now, undocumented immigrants in Maryland pay billions in dollars of federal and state taxes¹, but are ineligible for healthcare through Medicaid. Ineligibility for Medicaid has left over 300,000 undocumented Marylanders uninsured, which means that they then face health challenges with no support, which in many cases become life or death situations.

Additionally, providing equitable coverage for undocumented immigrants makes financial sense. Right now, undocumented patients receive care much later in the course of diseases,² which means that they face serious, and more costly, health conditions in the long run. Oftentimes undocumented immigrants rely on the emergency room again and again, which can be very expensive. Shifting from emergency care to prevention would mean that diseases are caught early and treatments could be avoided, reducing costs over time.

Opponents to this bill and ultimately to providing health insurance coverage to undocumented immigrants may claim that providing healthcare for undocumented immigrants would lead to an influx of people requesting free healthcare. The current data suggests otherwise. Since 2016, California has included undocumented children in its Medicaid coverage and has seen no increase in migration of undocumented immigrants³. European countries who have extended their healthcare coverage to migrants have also not seen any indication of "health tourism".⁴

Today I am calling upon you, as my representative in the Maryland Legislature, to follow through on the responsibility you have to care for all of their constituents' needs. Please vote **in support of the Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report Bill (SB0806).**

Thank you for your time, service, and consideration.

Sincerely,

Erica Palmisano

5580 Vantage Point Rd, Apt 5, Columbia, MD
Showing Up for Racial Justice Baltimore

¹ <https://immigrationforum.org/article/fact-sheet-undocumented-immigrants-and-federal-health-care-benefits/>

² <https://pubmed.ncbi.nlm.nih.gov/14981600/>

³ <https://jamanetwork.com/channels/health-forum/fullarticle/2759639>

⁴ <https://www.theglobeandmail.com/opinion/article-we-must-not-exclude-irregular-migrants-from-health-care/>

SB 806 Nonprofit Montgomery in SUPPORT 3.7.23 (1).

Uploaded by: Franca Brilliant

Position: FAV



Testimony in SUPPORT of SB 806
Maryland Health Benefit Exchange and Maryland Department of Health -
Health Care Coverage for Undocumented Immigrants - Report
Senate Finance Committee
March 8, 2023

Franca Brilliant, Advocacy and Development Director, Nonprofit Montgomery

Dear Honorable Chair Griffith, Vice Chair Klausmeier,, and Members of the Committee,

Nonprofit Montgomery is pleased to offer **a favorable testimony** in strong support of the Maryland SB 806-Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report.

Thank you for giving me the opportunity to testify. My name is Franca Brilliant and I am the Advocacy and Development Director for Nonprofit Montgomery. We support our nearly 200-member nonprofit organizations with technical assistance, training and resources, and advocacy on issues of importance to the nonprofit sector. SB 806 represents an important milestone in Maryland's journey towards creating a resilient healthcare system; many of our members see on a daily basis how immigrants and communities of color have suffered from systemic inequities in healthcare.

In 2022 this committee took a bold step in ensuring that pregnant women have access to care for their unborn babies. The Healthy Babies Equity Act, expands Medicaid to pregnant individuals who meet the normal requirements of the program regardless of immigration status. We know this will have an immediate positive impact on our communities. SB 806 seeks to gather information to help us better serve our uninsured residents by comparing options for offering affordable healthcare coverage to State residents who are ineligible for the Maryland Medical Assistance Program, the Maryland Children's Health Program, or qualified health plans through the Maryland Health Benefit Exchange due to the individual's immigration status.

This common-sense legislation is uncontentious and aligns Maryland with its values of protecting our communities and treating all people with dignity, respect, and care. Nonprofit Montgomery urges the committee to provide a favorable report of Senate Bill 806.

SB0806 - Medicaid study bill.pdf

Uploaded by: Holly Powell

Position: FAV

Dear Senate Finance Committee,

This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with CASA de Maryland. I am a resident of **District 46**. **I am testifying in support of SB0806, the Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report Bill.**



This bill will require the Department of Health to conduct a study comparing options for providing health insurance coverage to undocumented immigrants who would be eligible for medicaid but for their immigration status.

Access to healthcare is a human right, and it should not be limited by immigration status. Right now, undocumented immigrants in Maryland pay billions in dollars of federal and state taxes¹, but are ineligible for healthcare through Medicaid. Ineligibility for Medicaid has left over 300,000 undocumented Marylanders uninsured, which means that they then face health challenges with no support, which in many cases become life or death situations.

Additionally, providing equitable coverage for undocumented immigrants makes financial sense. Right now, undocumented patients receive care much later in the course of diseases,² which means that they face serious, and more costly, health conditions in the long run. Oftentimes undocumented immigrants rely on the emergency room again and again, which can be very expensive. Shifting from emergency care to prevention would mean that diseases are caught early and treatments could be avoided, reducing costs over time.

Opponents to this bill and ultimately to providing health insurance coverage to undocumented immigrants may claim that providing healthcare for undocumented immigrants would lead to an influx of people requesting free healthcare. The current data suggests otherwise. Since 2016, California has included undocumented children in its Medicaid coverage and has seen no increase in migration of undocumented immigrants³. European countries who have extended their healthcare coverage to migrants have also not seen any indication of "health tourism".⁴

Today I am calling upon you, as my representative in the Maryland Legislature, to follow through on the responsibility you have to care for all of their constituents' needs. Please vote **in support of the Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report Bill (SB0806)**.

Thank you for your time, service, and consideration.

Sincerely,

Holly Powell

2308 Cambridge Street

Baltimore, Maryland 21224

Showing Up for Racial Justice Baltimore

¹ <https://immigrationforum.org/article/fact-sheet-undocumented-immigrants-and-federal-health-care-benefits/>

² <https://pubmed.ncbi.nlm.nih.gov/14981600/>

³ <https://jamanetwork.com/channels/health-forum/fullarticle/2759639>

⁴ <https://www.theglobeandmail.com/opinion/article-we-must-not-exclude-irregular-migrants-from-health-care/>

SB0806_Written Testimony_Favorable_MdPHA.pdf

Uploaded by: Ilona Kabara

Position: FAV



Mission: To improve public health in Maryland through education and advocacy

Vision: Healthy Marylanders living in Healthy Communities

SB0806 Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report

Hearing Date: 03/08/23

Committee: Finance

Position: SUPPORT

Senator Melony Griffith and Members of the Finance Committee, thank you for this opportunity to testify in support of Senate Bill 0806. The Maryland Public Health Association (MdPHA) would like to express support for Senate Bill 0806. This bill will require the Maryland Health Benefit Exchange and the Maryland Department of Health to develop a report comparing options for offering affordable health care coverage to State residents who are ineligible for the Maryland Medical Assistance Program, the Maryland Children's Health Program, or qualified health plans due to the individuals' immigration status. Furthermore, it requires the Maryland Health Benefit Exchange to report its findings and recommendations to certain committees of the General Assembly by October 31, 2023.

Undocumented immigrants face unique challenges in the U.S. health care system^{1,2}. They are ineligible for federal insurance programs in the Affordable Care Act (ACA), resulting in the lowest health care coverage rates of any segment of the U.S. population¹. Lack of coverage has led to harmful delays in care, increased acute care utilization, and poor health outcomes²⁻⁶. A recent literature review found that national policies excluding undocumented immigrants from receiving health care were the most commonly cited barriers to health care¹, which prompted a wave of strategies and interventions at local and state levels. The Maryland Public Health Association is committed to the principles of equity, justice, and inclusion, consequently, we believe that Maryland should join other states which have passed laws to aid undocumented in obtaining access to health care coverage.

Thank you for your consideration and we urge a favorable report of SB 0806.

The Maryland Public Health Association (MdPHA) is a nonprofit, statewide organization of

¹Hacker K, Anies M, Folb BL, Zallman L. Barriers to health care for undocumented immigrants: a literature review. *Risk Manag Healthc Policy* 2015;8:175-83 doi 10.2147/RMHP.S70173.

²Beck TL, Le TK, Henry-Okafor Q, Shah MK. Medical Care for Undocumented Immigrants: National and International Issues. *Prim Care* 2017;44(1):e1-e13 doi 10.1016/j.pop.2016.09.005.

³Falik M, Needleman J, Wells BL, Korb J. Ambulatory care sensitive hospitalizations and emergency visits: experiences of Medicaid patients using federally qualified health centers. *Med Care* 2001;39(6):551-61 doi 10.1097/00005650-200106000-00004.

⁴Philbin MM, Flake M, Hatzenbuehler ML, Hirsch JS. State-level immigration and immigrant-focused policies as drivers of Latino health disparities in the United States. *Social science & medicine* 2018;199:29-38.

⁵Gray NA, Boucher NA, Cervantes L, Berlinger N, Smith SK, Johnson KS. Hospice Access and Scope of Services for Undocumented Immigrants: A Clinician Survey. *J Palliat Med* 2021;24(8):1167-73 doi 10.1089/jpm.2020.0547.

⁶Cervantes L, Fischer S, Berlinger N, Zabalaga M, Camacho C, Linas S, et al. The Illness Experience of Undocumented Immigrants With End-stage Renal Disease. *JAMA Intern Med* 2017;177(4):529-35 doi 10.1001/jamainternmed.2016.8865.

public health professionals dedicated to improving the lives of all Marylanders through education, advocacy, and collaboration. We support public policies consistent with our vision of healthy Marylanders living in healthy, equitable, communities. MdPHA is the state affiliate of the American Public Health Association, a nearly 145-year-old professional organization dedicated to improving population health and reducing the health disparities that plague our state and our nation.

Maryland Public Health Association (MdPHA)
PO Box 7045 · 6801 Oak Hall Ln · Columbia, MD 21045-9998
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Testimony SB806.docx.pdf

Uploaded by: Jennifer Escobar

Position: FAV

TESTIMONY IN SUPPORT OF SB806

Bill Title: *Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report*

Committee: *Finance Committee*

Committee Hearing: *March 8, 2023*

My name is Jennifer Escobar, I'm a graduate student at the University of Maryland Baltimore, School of Social Work and I strongly support SB806, which requires the Maryland Health Benefit Exchange (MHBE) and the Maryland Department of Health (MDH) to develop a report comparing options for affordable health care coverage for State residents who are ineligible for Medicaid, MCHP, or any qualified plans due to immigration status. In addition to this, the MHBE and MDH will report their findings and recommendations to specified committees of the General Assembly by October of 2023.

My personal experience: As a social work student and an immigrant myself, I have been able to serve working families in my community who do not have access to public health care or afford private insurance. Several of these families and individual youth work in service industries like cleaning companies, retail stores, and trade jobs paying taxes through their ITIN while not receiving any benefits. I have friends who are DACA recipients, and not only it is hard for them to get a job that aligns with their expertise and fair pay, but when studying, they are obligated to pay thousands of dollars out of pocket for health care coverage or they won't be accepted in school. A dear friend of mine quoted that health insurance is such a burden while being in school as a DACA recipient, and considers not continuing higher education because of the monetary loss while in school. My grandfather who 25 years lived in the United States, paid taxes when he was a floorer, and in his late 60s when he became a driver continued to do so. His health became so bad, he decided not to go to the doctor anymore, even when he had been diagnosed with several treated illnesses thinking it would cause a financial burden; it caused the family stress and worry. This is the story of what many working immigrant families face when coming to the U.S. They sacrifice themselves for their families and children, paying taxes, not being treated even if they have cancer because the financial and timely costs are too high at the ER, and not having accessible affordable care.

SB806 is the first step as a state to provide access to health insurance to all Marylanders regardless of immigration status. In 2022, Maryland showed commitment to providing access to health assistance to moms and babies without legal documentation by passing the Healthy Babies Act (HB1080)¹; SB806 is the next step in providing access to care to the entire family. It is not only a reflection of the values of Maryland to provide access to health care to its residents², but it is also a fair action to give health care access benefits to those who pay taxes without ever receiving a refund, and in most cases working in the service industry, making it difficult to afford private insurance. With SB806, the state can find the best options for healthcare access for all working families in the State of Maryland.

SB806 would reduce the costs of Marylander families and the state. The Emergency Room is expected to provide health care access to everyone regardless of their immigration status; the ER, however, is expensive yet the only option people without insurance have. A visit in the ER can cost \$5000 when it could have been less at a doctor's office. With more access to health care, there can be a decrease in the uncompensated costs at the ER by allowing this population to seek affordable health care elsewhere. Adding to this, in 2018 undocumented immigrants paid an estimated of \$373.5 million in federal taxes and \$242.3 million in state and local taxes; Maryland DACA recipients and DACA-eligible individuals paid an estimated \$33.7 million in state and local taxes, this without counting their spending power and the taxes others than federal, state, and local³.

I strongly urge a favorable report on SB806. Access to healthcare is paramount for the overall health and well-being of all Marylanders. **Thank you for considering this testimony today.**



Jenny Escobar

¹ https://mgaleg.maryland.gov/2022RS/chapters_noln/Ch_28_hb1080T.pdf

² <https://hsrc.maryland.gov/Pages/tcocmodel.aspx>

³ <https://www.americanimmigrationcouncil.org/research/immigrants-in-maryland>

Health Care for the Homeless - 2023 SB 806 FAV - M

Uploaded by: Joanna Diamond

Position: FAV

HEALTH CARE FOR THE HOMELESS TESTIMONY

IN SUPPORT OF

SB 806 – Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report

Senate Finance Committee

March 8, 2023



Health Care for the Homeless strongly supports SB 806, which requires the Maryland Health Benefit Exchange and the Maryland Department of Health (“the Department”) to develop a report comparing options for offering affordable health care coverage to State residents who are ineligible for the Maryland Medical Assistance Program (“Medicaid”), the Maryland Children's Health Program, or qualified health plans due to the individuals' immigration status. Last year, Health Care for the Homeless strongly supported the landmark bill, HB 1080, which expanded Medicaid to people who are pregnant and post-partum regardless of immigration status. The bill was groundbreaking in understanding the significant negative consequences of a person not having health coverage when they are pregnant or post-partum. We have appreciate working with the Department to implement this program and we have huge numbers of clients awaiting care due to this law going into effect. While we made huge strides in Maryland due to the passage of HB 1080, we must go further. *Everyone* deserves regardless of immigration and, as such, Medicaid must be expanding to *everyone* regardless of immigration status. This bill is a logical continuation of that work, taking the next step in gathering the data needed to understand the impact of coverage to all people who would have Medicaid but for their immigration status. For Health Care for the Homeless, *health care is a human right*. As such, we stand in support of SB 806.

Both Medicaid and the Affordable Care Act has shown transformative health outcomes for people across the country, but these lifesaving policies, particularly Medicaid, has been categorically denied to Marylanders who are undocumented. Health care is a human right and should never depend on a person’s immigration status.

Generally, denial of health coverage leads to [poorer health outcomes](#). Barriers to Medicaid coverage, and outright exclusions from Medicaid, have far-reaching implications — from missed early cancer diagnoses to reduced medication adherence for treatable conditions — that causes unnecessary suffering in families.

People without health insurance are more likely to skip preventive services and are less likely to obtain regular health care. Adults who are uninsured are over three times more likely than insured adults to say they have not had a visit about their own health to a doctor or other health professional’s office or clinic in the past 12 months.¹ People who are uninsured are also less likely to seek medical care when they have a health problem. One in five (20%) uninsured adults say that they went without needed care in the past year because of cost compared to 3% of adults with private coverage and 8% of adults with public coverage.²

Because uninsured people are less likely than those with insurance to obtain regular medical care, they are more likely to have negative health consequences. This can include having an increased risk of being

¹ [The Uninsured and the ACA: A Primer – Key Facts about Health Insurance and the Uninsured amidst Changes to the Affordable Care Act – How does lack of insurance affect access to care? – 7451-14 | KFF](#)

² Id.

diagnosed at later stages of diseases, including cancer, and have higher mortality rates than those with insurance.³

While safety net providers, like Health Care for the Homeless, are crucial in providing care to people who are uninsured, and particularly people who are undocumented, the safety net system does not nearly close the gap in care for the uninsured.⁴ For Health Care for the Homeless in particular, while we are a federally qualified health center that provides care for all people regardless of immigration status, we are primary care provider and generally cannot provide specialty care. We can treat people up to an extent, but if a person needs more specialized services, it is exceedingly hard to get them care.

As a federal qualified health center, treating all people regardless of immigration status, at Health Care for the Homeless we seen firsthand that denial of health insurance coverage due to immigration status has tremendously negative consequences. Over the past two years, we have seen an exponential increase in the number of clients present who are undocumented – oftentimes we see these clients through our pediatrics department. For our clients, access to this oftentimes life-saving care is both critical to public health and is also an issue of fundamental human rights. Health coverage must be made accessible for everyone regardless of immigration status.

Nurse Manager Julia Davis detailed the stories of two clients, with almost identical health conditions, one with Medicaid and one without. These two clients both suffered strokes, with nearly identical consequences: both lost their ability to walk and needed intense care to improve their mobility. One man had Medicaid and the other man was an undocumented immigrant without any access to health insurance. For the man who had insurance through Medicaid, he got the treatment he needed. He came to us experiencing housing insecurity and is now housed, has his own apartment, follows multiple specialists and gets the care he needs for the after-effects of a stroke. His mobility is not perfect but is significantly improved and can lead a fulfilling life. For the man who is undocumented, he had no access to health insurance and but for his immigration status, he would be eligible for Medicaid. Because he was not able to access the follow up care for his stroke, unlike Nurse Davis' client with Medicaid, this client's health has deteriorated – he is paraplegic and has not gotten the care he needs to improve his mobility. He has to self-catheterize and gets frequent urinary tract infections because no access to catheters. Nurse Davis shares that we do the best we can to provide care at our clinic, but there is specialty care we cannot provide him. We refer to specialty care but there's only a certain amount of specialty care other providers are able to give for people without insurance. Nurse Davis also shares that the inability to access care leads to exponential consequences, not just in physical health but also mental health, such as depression and the inability to work due to lack of improved health has put him and his family in a perpetual experience of homelessness. As is evidenced by this story, the inability to access care doesn't just impact one individual, it has ripple effects for an entire family.

No one should get sick or die because they are poor or undocumented. Health care is a human right. A person's immigration status should never, under any circumstances, determine the ability to receive affordable and high-quality health care. As a matter of public health and a matter of fundamental human rights, Medicaid must be extended to all qualified residents regardless of immigration status.

We urge a favorable report on SB 806.

³ Id.

⁴ Id.

Health Care for the Homeless is Maryland's leading provider of integrated health services and supportive housing for individuals and families experiencing homelessness. We deliver medical care, mental health services, state-certified addiction treatment, dental care, social services, housing support services, and housing for over 10,000 Marylanders annually at sites in Baltimore City and Baltimore County.

Our Vision: Everyone is healthy and has a safe home in a just and respectful community.

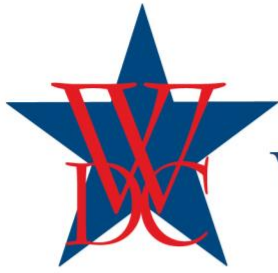
Our Mission: We work to end homelessness through racially equitable health care, housing and advocacy in partnership with those of us who have experienced it.

For more information, visit www.hchmd.org.

WDC 2023 Testimony SB806_Final.pdf

Uploaded by: JoAnne Koravos

Position: FAV



MONTGOMERY COUNTY, MARYLAND
WOMEN'S DEMOCRATIC CLUB

P.O. Box 34047, Bethesda, MD 20827

www.womensdemocraticclub.org

Senate Bill 806 - Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants
Finance Committee – March 8, 2022
SUPPORT

Thank you for this opportunity to submit written testimony concerning an important priority of the **Montgomery County Women's Democratic Club (WDC)** for the 2023 legislative session. WDC is one of Maryland's largest and most active Democratic clubs with hundreds of politically active members, including many elected officials.

WDC urges the passage of SB0806. This bill calls for a study to determine the need for the state of Maryland to provide healthcare coverage for undocumented immigrants. According to a March 2016 report by the Maryland Center on Economic Policy¹, "undocumented immigrants in Maryland pay an estimated \$308 million in state and local taxes per year." However, undocumented immigrants are not legally allowed to claim those taxes. To compound this, they are unable to access the healthcare benefits that their taxes pay for. The state of Maryland can and should do better, by extending healthcare for a vulnerable population that is generating hundreds of millions in tax revenues, often in difficult, low-wage jobs without benefits.

Additionally, Maryland's undocumented immigrants pay about 8.3 percent of their household incomes in taxes compared to the top 1 percent of taxpayers in Maryland who pay an average effective tax rate of 6.7 percent just.² Yet undocumented immigrants are denied access to affordable healthcare benefits. Equity demands that all taxpayers and everyone living in Maryland should have access to affordable and quality healthcare.

WDC believes healthcare is a right, regardless of status. A 2020 report by the American Immigration Council found that over 126,000 citizens living in Maryland live with at least one undocumented family member.³ Additionally, approximately 7 percent of children living in Maryland households who are U.S. citizens live with at least one undocumented family member.⁴ This means that an undocumented parent may not have access to healthcare to care for their child who is a U.S. citizen. In fact, U.S. citizen children who live with an undocumented parent are two times more likely to be uninsured than their counterparts who live in fully documented households. This does not fulfill our goal of equity and inclusion for all residents.

We should at least study the feasibility of providing healthcare coverage for all undocumented persons in the state. We ask the Maryland General Assembly to vote yes for Senate Bill 806 to develop a report outlining the options for affordable healthcare coverage for study the efficacy of providing healthcare coverage for State residents regardless of immigration status.

We ask for your support for SB0806 and strongly urge a favorable Committee report.

Diana E. Conway
WDC President

Fatmata Barrie
WDC Advocacy Committee

¹ Undocumented Immigrants Pay Hundreds of Millions in State Taxes; Full Citizenship Would Benefit the State Even More. (2016, May 24).

<https://www.mdeconomy.org/undocumented-immigrants-pay-hundreds-of-millions-in-state-taxes-full-citizenship-would-benefit-the-state-even-more/>

² Ibid.

³ Fact Sheet: Immigrants in Maryland (2020, August 6). <https://www.americanimmigrationcouncil.org/research/immigrants-in-maryland>

⁴ Ibid.

SB 806_MD Center on Economic Policy_FAV.pdf

Uploaded by: Kali Schumitz

Position: FAV

All Marylanders Should Have Access to Affordable Health Coverage

Position Statement Supporting Senate Bill 806

Given before the Senate Finance Committee

Being able to access affordable health coverage is a critical step towards health and wellbeing. Senate Bill 806 would require the Maryland Health Benefit Exchange and the Maryland Department of Health to produce a report assessing the impact of extending Medicaid, the Maryland Children's Health Program (MCHP), or qualified health plans (QHPs) to all Marylanders who meet the regular eligibility requirements, regardless of their immigration status. This report will provide essential data on the options for improving health accessibility and equity in the state. **The Maryland Center on Economic Policy supports Senate Bill 806 because it's an important step in improving health equity for one of Maryland's most vulnerable communities.**

While the extension of Medicaid through the Affordable Care Act (ACA) has enabled more Marylanders to get the medical attention they need, hundreds of thousands of residents are without health insurance. The undocumented population, in particular, is at much greater risk of being uninsured. According to the Census Bureau, 21.3% of Latine Marylanders were uninsured in 2021, compared to 5.6% of Black and 3% of White residents.ⁱ The disproportionate numbers are likely an indication of the large share of immigrants in the Latine community: non-citizen immigrants accounted for 38% of the uninsured in Maryland despite accounting for only 7.2% of the state population.

Gaining health coverage greatly improves access to health care and decreases the negative effects of being uninsured. Research shows that the expansion of Medicaid through the ACA improved access to care, affordability, financial security, and health outcomes.ⁱⁱ We are all affected when people in our communities delay seeing a doctor due to financial or documentation status concerns associated with health coverage: public or communal health is comprised as seen through the COVID-19 pandemic, in addition to possible uncompensated care for hospitals.ⁱⁱⁱ It was also found that Medicaid expansion reduced \$1,140 in medical debt per person, in addition to reducing evictions for lower-income households.^{iv}

Multiple states across the country have established comprehensive care programs to extend coverage to undocumented immigrants. Twelve states in addition to the District of Columbia provide some type of state-funded healthcare to income-eligible children regardless of immigration status; other states have passed legislation that will do so in the next couple of years.^v

SB 806 is a step toward ending healthcare disparities for immigrant communities in Maryland. With the production of this report, the state would be better equipped to become a safer and healthier place for all its

residents. For these reasons, **the Maryland Center on Economic Policy respectfully requests the Finance Committee to make a favorable report on Senate Bill 806.**

Equity Impact Analysis: Senate Bill 806

Bill Summary

SB 806 would require the Maryland Health Benefit Exchange and the Maryland Department of Health to produce a report comparing options for offering affordable health care coverage to state residents that are ineligible for Medicaid, the Maryland Children’s Health Program (MCHP), or qualified health plans (QHPs) because of their immigration status.

Background

Maryland’s decision to expand Medicaid under the Affordable Care Act is one of the reasons why the state’s uninsured rate is low (6%). Unfortunately, around 275,000 undocumented Marylanders are ineligible for care through Maryland’s Medical Assistance Program, MCHP, the Maryland Benefit Health Exchange or other government-funded programs except for emergency services, even if they meet all the criteria but for their immigration status. Multiple states across the country have established comprehensive care programs to extend coverage to immigrants regardless of their documentation status. In 2022, the Maryland General Assembly passed the Healthy Babies Equity Act, which expands Medicaid to cover prenatal and postpartum care up to 12 months for pregnant individuals regardless of their documentation status.

Equity Implications

Immigration status can be a social determinant of health for many people, particularly for undocumented immigrants. This community often bears one of the highest uninsured rates nationwide: 46% of nonelderly undocumented immigrants were uninsured compared to 25% of lawfully present immigrants and 8% of U.S. citizens.^{vi} Employer-sponsored coverage is also an obstacle for undocumented immigrants as they tend to work in lower-wage occupations that do not offer health coverage.^{vii}

Not only does accessibility impact immigrant population’s health, so does affordability. Research shows that immigrants’ out-of-pocket healthcare expenses tend to be higher than those of citizens,^{viii} especially for undocumented immigrants that are elderly or have recently arrived.^{ix} However, subsidies and other forms of financial assistance can reduce families’ need to rely on less affordable and comprehensive health coverage, and can encourage preventative rather than urgent care.

Impact

Senate Bill 806 will likely **improve racial, health and economic equity** in Maryland.

ⁱ Source: Census Bureau, American Community Survey 1-year 2021 estimates

ⁱⁱ “Building on the Evidence Base: Studies on the Effects of Medicaid Expansion, February 2020 to March 2021,” Kaiser Family Foundation, 2021. <https://www.kff.org/medicaid/report/building-on-the-evidence-base-studies-on-the-effects-of-medicaid-expansion-february-2020-to-march-2021/>

ⁱⁱⁱ “The Far-Reaching Benefits of the Affordable Care Act’s Medicaid Expansion,” Center for Budget and Policy Priorities, 2020. <https://www.cbpp.org/research/health/chart-book-the-far-reaching-benefits-of-the-affordable-care-acts-medicaid-expansion>

^{iv} Ibid

^v “Health Coverage and Care of Immigrants,” Kaiser Family Foundation, 2022. <https://www.kff.org/racial-equity-and-health-policy/fact-sheet/health-coverage-and-care-of-immigrants/>

vi Ibid

vii Ibid

viii Ibid

ix Flavin, L., Zallman, L., McCormick, D., & Boyd, J.W. (2018). Medical expenditures on and by immigrant populations in the United States: A systematic review. *International Journal of Health Services*, 48(4), 601-621. <https://doi.org/10.1177/0020731418791963>

SB0806 - Medicaid study bill.docx.pdf

Uploaded by: Katherine Wilkins

Position: FAV

Dear Senate Finance Committee,

This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with CASA de Maryland. I am a resident of 12A. **I am testifying in support of SB0806, the Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report Bill.**



This bill will require the Department of Health to conduct a study comparing options for providing health insurance coverage to undocumented immigrants who would be eligible for medicaid but for their immigration status.

Access to healthcare is a human right, and it should not be limited by immigration status. Right now, undocumented immigrants in Maryland pay billions in dollars of federal and state taxes¹, but are ineligible for healthcare through Medicaid. Ineligibility for Medicaid has left over 300,000 undocumented Marylanders uninsured, which means that they then face health challenges with no support, which in many cases become life or death situations.

Additionally, providing equitable coverage for undocumented immigrants makes financial sense. Right now, undocumented patients receive care much later in the course of diseases,² which means that they face serious, and more costly, health conditions in the long run. Oftentimes undocumented immigrants rely on the emergency room again and again, which can be very expensive. Shifting from emergency care to prevention would mean that diseases are caught early and treatments could be avoided, reducing costs over time.

Opponents to this bill and ultimately to providing health insurance coverage to undocumented immigrants may claim that providing healthcare for undocumented immigrants would lead to an influx of people requesting free healthcare. The current data suggests otherwise. Since 2016, California has included undocumented children in its Medicaid coverage and has seen no increase in migration of undocumented immigrants³. European countries who have extended their healthcare coverage to migrants have also not seen any indication of "health tourism".⁴

Today I am calling upon you, as my representative in the Maryland Legislature, to follow through on the responsibility you have to care for all of their constituents' needs. Please vote **in support of the Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report Bill (SB0806).**

Thank you for your time, service, and consideration.

Sincerely,

Katherine Wilkins

5605 Foxcroft Way

Columbia MD 21045

Showing Up for Racial Justice Baltimore

¹ <https://immigrationforum.org/article/fact-sheet-undocumented-immigrants-and-federal-health-care-benefits/>

² <https://pubmed.ncbi.nlm.nih.gov/14981600/>

³ <https://jamanetwork.com/channels/health-forum/fullarticle/2759639>

⁴ <https://www.theglobeandmail.com/opinion/article-we-must-not-exclude-irregular-migrants-from-health-care/>

SB 0806 - Favorable.pdf

Uploaded by: Kenneth Phelps, Jr.

Position: FAV



TESTIMONY IN SUPPORT OF SB0806

**Maryland Health Benefit Exchange and Maryland Department of Health -
Health Care Coverage for Undocumented Immigrants - Report
FAVORABLE**

TO: Senator Melony Griffith, Chair. Senator Katherine Klausmeier and members of the Senate Finance Committee

FROM: Rev. Kenneth Phelps, Jr., Maryland Episcopal Public Policy Network, Episcopal Diocese of Maryland

DATE: February 15, 2023

The Episcopal Church supports comprehensive health care and recognizes the need for universal and equitable access for all. General Convention urges Episcopalians to advocate for adequate health care, along with nutrition and housing, as human rights that should be provided to all those residing in our nation, including immigrants, undocumented or otherwise. This advocacy on a number of healthcare policy asks is viewed as a Church ministry and as a way to promote healthy American communities.

So it is that we are pleased to offer a favorable testimony in strong support of the Maryland SB 806-Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report. This legislation represents an important milestone in our journey towards creating a resilient healthcare system for all, especially communities of color who have been disproportionately impacted by lack of care.

In 2022 this committee took a bold step in ensuring that pregnant women have access to care for their unborn babies. The Healthy Babies Equity Act expands Medicaid to pregnant individuals who meet the normal requirements of the program regardless of immigration status. We know this will have an immediate positive impact on our communities. SB 806 seeks to gather information to help us better serve our uninsured residents by comparing options for offering affordable healthcare coverage to State residents who are ineligible for the Maryland Medical Assistance Program, the Maryland Children's Health Program, or qualified health



plans through the Maryland Health Benefit Exchange due to the individual's immigration status.

This common-sense legislation is uncontentious and aligns Maryland with its values of protecting life and treating all people with dignity, respect, and care, which happens to be the promise that all Episcopalians make at their baptism.

The Diocese of Maryland requests a Favorable report

SB0806 2023 Written Testimony .pdf

Uploaded by: Kenneth Phelps, Jr.

Position: FAV



TESTIMONY IN SUPPORT OF SB0806

Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report

Requiring the Maryland Health Benefit Exchange and the Maryland Department of Health to develop a report comparing options for offering affordable health care coverage to State residents who are ineligible for the Maryland Medical Assistance Program, the Maryland Children's Health Program, or qualified health plans due to the individuals' immigration status

FAVORABLE

DATE: March 7, 2023

TO: Chair Melony Griffith, Vice Chair Katherine Klausmeir, and members of Senate Finance Committee

FROM: Lynn Mortoro, Member, Maryland Episcopal Public Policy Network

DATE: March 7, 2023

Chair Griffith, Vice Chair Klausmeir and members of the Senate Finance Committee.

Thank you for the opportunity to testify for requiring a report to be done to study affordable health care options for immigrant residents of our state.

I feel that it is vital to serve all people residing in our state, new and longer term residents. It is to all of our benefit to assist them in finding proper care and being able to pay for it. They are starting new lives and have many obstacles to overcome. Caring for themselves and families in times of illness as well as prevention should not be one of them.

The Church supports comprehensive health care and recognizes the need for universal and equitable access for all. General Convention urges Episcopalians to advocate for adequate health care, along with nutrition and housing, as human rights that should be provided to all those residing in our nation. This advocacy on a number of healthcare policy asks is viewed as a Church ministry and as a way to promote healthy American communities.

The Diocese of Maryland requests a **Favorable** report

SB 806_HorizonFoundation_FAV.pdf

Uploaded by: Kerry Darragh

Position: FAV



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Yvette Rooks

Celian Valero-Colon

David Wolf

Lanlan Xu

March 8, 2023

COMMITTEE: Senate Finance Committee

BILL: SB 806 – Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report

POSITION: Support

The Horizon Foundation is Howard County's community health foundation and the largest independent health philanthropy in the state of Maryland. We lead community change so everyone in Howard County can live a longer, better life.

The Foundation supports SB 806 – Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report.

SB 806 will help us better serve our immigrant community by studying and recommending different potential paths to quality, affordable healthcare coverage for those ineligible for the Maryland Medical Assistance Program, Maryland Children's Health Insurance Program, or qualified health plans through the Maryland Health Benefit Exchange.

This bill, in combination with SB 365 – Health Insurance - Qualified Resident Enrollment Program (Access to Care Act), would provide uninsured immigrants access to health insurance that they need and deserve. SB 806 would provide a roadmap for potentially many paths to quality, affordable coverage for this population while SB 365 would begin the process for providing care for many through the Maryland Health Benefit Exchange. Both bills are warranted and deserve your support.

Health equity is a priority for the Horizon Foundation. Along with a broad coalition of health providers, grassroots advocacy organizations, and health institutions, the Foundation pressed for the successful adoption of the Healthy Babies Equity Act (Chapter 28 of 2022), which will extend comprehensive medical care and other health care services to certain undocumented pregnant women and their children.

Horizon Foundation Testimony
SB 806 – Maryland Health Benefit Exchange and Maryland Department of Health - Health Care
Coverage for Undocumented Immigrants - Report
March 8, 2023

Locally, the Horizon Foundation helped convene the Howard County Health Justice Coalition, a similarly broad collection of individuals and organizations. The Health Justice Coalition successfully secured \$1.3 million in local funding to ensure vital prenatal and postpartum care is available and affordable for uninsured and underinsured women and children in Howard County and that together we work to increase the percentage of children born at a healthy weight.

The Horizon Foundation recognizes the need to offer affordable and reliable healthcare to all Marylanders. SB 806 will help determine how we can better extend coverage to some of our most vulnerable residents. For this reason, the Horizon Foundation **SUPPORTS SB 806** and urges a **FAVORABLE** report.

Thank you for your consideration.

SB806.Support.TakomaParkMobilization.pdf

Uploaded by: Laura Atwood

Position: FAV



SB806 – SUPPORT

Laura Atwood

Takoma Park Mobilization

laura_a79@hotmail.com; 301-587-3876

SB806 – SUPPORT

Maryland Health Benefit Exchange and Maryland Department of Health
- Health Care Coverage for Undocumented Immigrants - Report
Senate Finance Committee

March 8, 2023

Dear Chair Griffith, Vice-Chair Klausmeier, and members of the Senate Finance Committee:

My name is Laura Atwood. I have lived in Maryland since 1999, and I represent Takoma Park Mobilization, an all-volunteer grassroots advocacy organization founded in 2016 that is active in environmental, justice, economic, and electoral matters. We are in SUPPORT of SB806, which would be an important step in reducing healthcare inequities within Maryland.

I'm also testifying as a healthcare employee who's so often struck by how many health problems, with accompanying anguish and multidimensional costs, could be prevented. I'd like to share the story of one man, whom I'll call Mario, who was my home health patient a few years ago. I work as a home physical therapist with patients who are "homebound," or unable to tolerate going to a physical therapy clinic; I typically make 4-6 visits per day, and people invite me into their homes and lives, hoping that I can help them get stronger and healthier.

Normally people without insurance are simply absent from my worklife. But Mario had come through my organization's hospitals and we were able to make a very few unreimbursed visits; even this is uncommon.

Mario had lost insurance when he changed jobs, didn't qualify for Medicaid or ACA subsidies because of immigration status, and couldn't afford his cardiac medications. Yes, these stories are real, in the form of so many human beings. So he had a simultaneous heart attack and stroke, couldn't return to his restaurant job which included heavy lifting, and couldn't pay rent for his room in a family's home; the family (including elementary school children) relied on that income as well but didn't want to make him homeless. The man was in his early 50s and eager to work, but unable when I last saw him.

How much better, in so many ways, would it have been to prevent the cascade of devastation from Mario's lack of health insurance? We need to do what we can, going forward, to find the best way to prevent others from facing Mario's situation. SB806 is an important step.

Takoma Park Mobilization therefore urges a favorable report on SB806.

sb806- feasibility study, healthcare, status- FIN

Uploaded by: Lee Hudson

Position: FAV



Delaware-Maryland Synod
Evangelical Lutheran Church in America
God's work. Our hands.

Testimony Prepared for the
Finance Committee
on
Senate Bill 806
March 8, 2023
Position: **Favorable**

Madam Chair and members of the Committee, thank you for the opportunity to speak in favor of expanding access to health care in Maryland. I am Lee Hudson, assistant to the bishop for public policy in the Delaware-Maryland Synod, Evangelical Lutheran Church in America, a faith community with congregations with three judicatories across all regions of our State.

Our community advocates access to appropriate, adequate, and affordable health care *for all people in the United States and its territories* (“Caring for Health,” ELCA, 2003).

We welcome an opportunity to enlarge the discourse about expanding access to health care in Maryland, as **Senate Bill 806** intends to do. Assumptions about access typically begin after exclusions have been presumptively established.

Senate Bill 806 will convene the Maryland Health Benefit Exchange and the Maryland Department of Health for study of the need and the options for gathering more people into Maryland’s existing health insurances.

Status procedures and other circumstantial exigencies should not amount to denial of access to health care. People struggling to afford a decent living will be struggling to afford health care. One result of health un- and under-insurance will be excess health costs from uncompensated care, the hidden tax allocated on the medical care market. It also will increase the aggregate health care cost by compromising health outcomes (an articulated concern of our 2003 “Caring for Health” social statement). Untreated health issues don’t save money and cause needless human suffering.

We supported expanding Medicaid for pre- and post-natal care regardless of immigrant status in the prior General Assembly session. We will support further expansions of access to care when they come before the MGA.

Successful expansion of health care access in Maryland needs to find a feasible way to cover at least 115,000 more medically uninsured people, the number identified in a 2021 MHBE report. We know what cohort of Maryland residents that includes, and we know why they’re denied reasonable, adequate health care. Let’s have a credible study and findings for how to gather them into the available care. Let’s pass **Senate Bill 806**.

Lee Hudson

SB0806 - Medicaid study bill.docx.pdf

Uploaded by: Lindsay Keipper

Position: FAV

Dear Senate Finance Committee,

This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with CASA de Maryland. I am a resident of District 46, and **I am testifying in support of SB0806, the Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report Bill.**



This bill will require the Department of Health to conduct a study comparing options for providing health insurance coverage to undocumented immigrants who would be eligible for medicaid but for their immigration status.

Access to healthcare is a human right, and it should not be limited by immigration status. Right now, undocumented immigrants in Maryland pay billions in dollars of federal and state taxes¹, but are ineligible for healthcare through Medicaid. Ineligibility for Medicaid has left over 300,000 undocumented Marylanders uninsured, which means that they then face health challenges with no support, which in many cases become life or death situations.

Additionally, providing equitable coverage for undocumented immigrants makes financial sense. Right now, undocumented patients receive care much later in the course of diseases,² which means that they face serious, and more costly, health conditions in the long run. Oftentimes undocumented immigrants rely on the emergency room again and again, which can be very expensive. Shifting from emergency care to prevention would mean that diseases are caught early and treatments could be avoided, reducing costs over time.

Opponents to this bill and ultimately to providing health insurance coverage to undocumented immigrants may claim that providing healthcare for undocumented immigrants would lead to an influx of people requesting free healthcare. The current data suggests otherwise. Since 2016, California has included undocumented children in its Medicaid coverage and has seen no increase in migration of undocumented immigrants³. European countries who have extended their healthcare coverage to migrants have also not seen any indication of "health tourism".⁴

Today I am calling upon you, as my representative in the Maryland Legislature, to follow through on the responsibility you have to care for all of their constituents' needs. Please vote **in support of the Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report Bill (SB0806).**

Thank you for your time, service, and consideration.

Sincerely,

Lindsay Keipper
2425 Fleet St.

Showing Up for Racial Justice Baltimore

¹ <https://immigrationforum.org/article/fact-sheet-undocumented-immigrants-and-federal-health-care-benefits/>

² <https://pubmed.ncbi.nlm.nih.gov/14981600/>

³ <https://jamanetwork.com/channels/health-forum/fullarticle/2759639>

⁴ <https://www.theglobeandmail.com/opinion/article-we-must-not-exclude-irregular-migrants-from-health-care/>

SB0806_CC_Vaughan_FAV.pdf

Uploaded by: Lisa Klingenmaier

Position: FAV



Senate Bill 806
Maryland Health Benefit Exchange and Maryland Department of Health
– Health Care Coverage for Undocumented Immigrants – Report

Senate Finance Committee
March 8, 2023

Support

Catholic Charities of Baltimore supports SB 806 which would require the Maryland Health Benefit Exchange and the Maryland Department of Health to develop a report comparing options for offering affordable health care coverage to State residents who are ineligible for Medicaid, CHIP or qualified health plans due to their immigration status.

Inspired by the Gospel to love, serve and teach, Catholic Charities provides care and services to improve the lives of Marylanders in need. For 100 years, Catholic Charities has accompanied Marylanders as they age with dignity, obtain empowering careers, heal from trauma and addiction, achieve economic independence, prepare for educational success and feel welcome as immigrant neighbors. We recognize the immense individual and public health benefits that occur when all residents have access to healthcare services.

Healthcare is a fundamental need of all humans. Whether it is primary preventative care, emergent care or care for a chronic condition, healthcare should not be kept from any Maryland resident. Yet over 275,000 Marylanders lack health insurance coverage due to eligibility exclusions. This means they delay care, visit clinics or incur costly bills.

At the Esperanza Center, Catholic Charities provides a range of healthcare services to our new neighbors without health insurance. Each day we see the damaging effects of blocking access to healthcare. While we attempt to fill the void, the problem is too large for clinics to tackle alone. It is time for Maryland to investigate a systematic solution. SB 806 begins that process.

For the reasons listed above, Catholic Charities of Baltimore appreciates your consideration, and urges the committee to issue a favorable report for SB 806.

Submitted By: Regan Vaughan, Director of Advocacy

SB00806_Health Care Coverage for Undocumented Immi

Uploaded by: Liz Enagonio

Position: FAV



Indivisible: Central Maryland

Susan Radke, Lead Advocate

Dsusan56@gmail.com

Liz Enagonio, Lead Advocate

lenagonio@icloud.com

TESTIMONY FOR SB0806

Maryland Health Benefit Exchange and Maryland Department of Health – Health Care Coverage for Undocumented Immigrants – Report

Bill Sponsor: Senator Hettleman

Committee: Finance

Organization Submitting: Indivisible Central Maryland

Person Submitting: Liz Enagonio and Susan Radke, lead advocates

Position: FAVORABLE

Our names are Liz Enagonio and Susan Radke, lead advocates for Indivisible Central Maryland, a grassroots organization of constituents dedicated to protecting progressive and democratic values. Indivisible Central Maryland **strongly supports SB0806**.

You have seen and heard other testimony that lays out the facts: that more than 275,000 undocumented immigrants in Maryland are ineligible for health care through the Maryland Health Benefit Exchange (MBHE). Let me note that some DOCUMENTED immigrants remain ineligible as well. One of the immigrants I work with through my volunteer group Asylum Helpers has been granted asylum, but remains ineligible to access any government programs, including medical care through the MHBE, even though he has a work permit, a job, and pays Federal, State, and social security taxes. Sadly, this extends to his wife and young son who remain undocumented because they are still awaiting their asylum hearing after 4 years in the US because the court system is so backed up. This means that if one of the family members get sick, they must seek care through an urgent care center, or if more serious, through an emergency room. They are then liable for whatever costs they may incur, with no insurance assistance. So, of course, those family members have had NO well-child or well-woman care since they arrived in the US.

As well, one of their cousins, age 4 years, was actually accepted into CASA's medical relief program, but there are no pediatricians in Prince George's County to accept him as a patient under the CASA program. He has had no well-child care, let alone sick child care, since arriving here in 2021. Of note, that branch of the family DID have health coverage through the state of Oregon's Health Benefit Exchange. Maryland needs to provide the same opportunity.

SB0806 tasks the Maryland Health Benefit Exchange and the Maryland Department of Health with developing a report on how the state can most cost-effectively deliver affordable health care

to Maryland residents who are ineligible for the Maryland Medical Assistance Program, the Maryland Children's Health Program, or qualified health plans through the Maryland Health Benefit Exchange solely due to the individuals' immigration status. This report is a necessary first step to explore how best to meet the health care insurance needs of our immigrant neighbors. **On behalf of our valued immigrant community, Indivisible Central Maryland STRONGLY SUPPORTS SB0806 and recommends a FAVORABLE report in committee. Thank you.**

M Badeker SB0806 - Medicaid study bill.pdf

Uploaded by: Melissa Badeker

Position: FAV

Dear Senate Finance Committee,

This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with CASA de Maryland. I am a resident of District 8. **I am testifying in support of SB0806, the Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report Bill.**



This bill will require the Department of Health to conduct a study comparing options for providing health insurance coverage to undocumented immigrants who would be eligible for medicaid but for their immigration status.

Access to healthcare is a human right, and it should not be limited by immigration status. Right now, undocumented immigrants in Maryland pay billions in dollars of federal and state taxes¹, but are ineligible for healthcare through Medicaid. Ineligibility for Medicaid has left over 300,000 undocumented Marylanders uninsured, which means that they then face health challenges with no support, which in many cases become life or death situations.

Additionally, providing equitable coverage for undocumented immigrants makes financial sense. Right now, undocumented patients receive care much later in the course of diseases,² which means that they face serious, and more costly, health conditions in the long run. Oftentimes undocumented immigrants rely on the emergency room again and again, which can be very expensive. Shifting from emergency care to prevention would mean that diseases are caught early and treatments could be avoided, reducing costs over time.

Opponents to this bill and ultimately to providing health insurance coverage to undocumented immigrants may claim that providing healthcare for undocumented immigrants would lead to an influx of people requesting free healthcare. The current data suggests otherwise. Since 2016, California has included undocumented children in its Medicaid coverage and has seen no increase in migration of undocumented immigrants³. European countries who have extended their healthcare coverage to migrants have also not seen any indication of "health tourism".⁴

Today I am calling upon you, as my representative in the Maryland Legislature, to follow through on the responsibility you have to care for all of their constituents' needs. Please vote **in support of the Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report Bill (SB0806).**

Thank you for your time, service, and consideration.

Sincerely,
Melissa Badeker
3020 Linwood Avenue, Parkville MD 21234
Showing Up for Racial Justice Baltimore

¹ <https://immigrationforum.org/article/fact-sheet-undocumented-immigrants-and-federal-health-care-benefits/>

² <https://pubmed.ncbi.nlm.nih.gov/14981600/>

³ <https://jamanetwork.com/channels/health-forum/fullarticle/2759639>

⁴ <https://www.theglobeandmail.com/opinion/article-we-must-not-exclude-irregular-migrants-from-health-care/>

MD Catholic Conference_FAV_SB0806.pdf

Uploaded by: MJ Kraska

Position: FAV



MARYLAND
CATHOLIC
CONFERENCE

March 8th, 2023

SB 806

Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report

Senate Finance Committee

Position: Favorable

The Catholic Conference is the public policy representative of the three (arch)dioceses serving Maryland, which together encompass over one million Marylanders. Statewide, their parishes, schools, hospitals, and numerous charities combine to form our state's second largest social service provider network, behind only our state government.

Senate Bill 806 requiring the Maryland Health Benefit Exchange and the Maryland Department of Health to develop a report comparing options for offering affordable health care coverage to State residents who are ineligible for the Maryland Medical Assistance Program, the Maryland Children's Health Program, or qualified health plans due to the individuals' immigration status.

In Maryland, over 275,000 undocumented immigrants are ineligible for care through the Maryland Health Exchange. Multiple states have established comprehensive care programs to extend coverage to immigrants regardless of their immigration status. This has had the highest impact on Black and Latino residents, who have become sicker, hospitalized at higher rates, and die younger as they are forced to face life or death situations due to their exclusion in essential programs.

Senate Bill 806 would identify healthcare disparities for immigrant communities in Maryland and form a study on providing health care coverage to undocumented immigrants in the pursuit of a common good.

The Conference appreciates your consideration and respectfully urges a **favorable** report for Senate Bill 806.

SB806 Health Care Coverage for Undocumented Immigr

Uploaded by: Monica Guerrero Vazquez

Position: FAV



Center for Salud/Health and Opportunity for Latinos

Johns Hopkins Centro SOL

Mason F. Lord Bldg, Center Tower Suite 4200

5200 Eastern Avenue, Baltimore MD 21224

410.550.1129 | centrosol@jhmi.edu | www.jhcentrosol.org

Testimony: FAVORABLE for SB 806

Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report
Senate Finance Committee
March 8, 2023

Centro SOL, the center for *Salud*/Health and Opportunity for Latinos at Johns Hopkins, is pleased to support SB806.

Centro SOL is a Baltimore-based organization committed to promoting equity in health and opportunity for Latinos by developing patient and community-centered programs focused on physical and mental health, as well as clinical care innovations. Please note that while Centro SOL is partnered with Johns Hopkins University, this testimony does not necessarily represent the views of the University.

Latinos continue to have the highest uninsured rates of any racial or ethnic group within Maryland, despite an overall decrease in uninsured rates in the state. The Kaiser Family Foundation reported in 2019 that 21.4 percent of Hispanics in Maryland were uninsured, compared to 3.8 percent for non-Hispanic whites.¹ The high rate of uninsured Hispanic individuals can be partly attributed to the systematic exclusions certain immigrants face from federal health insurance programs. Some immigrants can participate in these programs, but undocumented immigrants and DACA recipients are still not eligible.

Maryland is more diverse now than when the Affordable Care Act was first enacted in 2010. As of 2017, two hundred and seventy-five thousand undocumented immigrants reside in Maryland, accounting for about 5% of Maryland's population.² Further, one in five workers in Maryland is an immigrant. Their work and entrepreneurship contribute to Maryland's economic growth and vitality. Despite the profound contributions immigrants make to the state, their essential role in the Maryland workforce, and millions in contributions to the economy through federal, state, and local taxes - they are still ineligible for the Affordable Care Act. Even when they meet all other basic eligibility requirements, many cannot buy health coverage from the State's Marketplace because of their immigration status.

Changing the State's law to extend access to health care to immigrants who are not eligible due to immigration status is a necessary next step to meet the health needs of immigrants.

In 2022 this committee took a bold step in ensuring that pregnant women have access to care for their unborn babies. The Healthy Babies Equity Act, expands Medicaid to pregnant individuals who meet the normal requirements of the program regardless of immigration status.

¹ Kaiser Family Foundation, Uninsured Rates for the Nonelderly by Race/Ethnicity, <https://www.kff.org/uninsured/state-indicator/nonelderly-uninsured-rate-by-raceethnicity/?currentTimeframe=0&selectedRows=%7B%22states%22:%7B%22maryland%22:%7B%7D%7D%7D&sortModel=%7B%22colld%22:%22Location%22,%22sort%22:%22asc%22%7D>

² Jens Manuel Krogstad, Jeffrey S. Passel, and D'Vera Cohn, 5 Facts About Illegal Immigration in the U.S., (Washington, DC: Pew Research Center, June 2019), <https://www.pewresearch.org/fact-tank/2019/06/12/5-facts-about-illegal-immigration-in-the-u-s/>



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We know this will have an immediate positive impact on our communities. SB 806 seeks to gather information to help us better serve our uninsured residents by comparing options for offering affordable healthcare coverage to State residents who are ineligible for the Maryland Medical Assistance Program, the Maryland Children’s Health Program, or qualified health plans through the Maryland Health Benefit Exchange due to the individual’s immigration status.

This common-sense legislation is uncontentious and aligns Maryland with its values of protecting our communities and treating all people with dignity, respect, and care. Centro SOL urges the committee to provide a favorable report of Senate Bill 806.

Monica Guerrero Vazquez, MS, MPH
Executive Director
Centro SOL

Sarah Polk, MD, ScM
Co-Director, Centro SOL
Associate Professor of Pediatrics
Johns Hopkins University School of Medicine

Maria Ruiz
Centro SOL Policy Group Coordinator
MPH Candidate
Johns Hopkins Bloomberg School of Public Health

Joshua Sharfstein, MD
Centro SOL Policy Group
Professor of the Practice in Health Policy and
Management
Johns Hopkins Bloomberg School of Public Health

³ Kaiser Family Foundation, Health Coverage and Care for Immigrants, (Washington, DC: Kaiser Family Foundation, December 2017), <https://www.kff.org/disparities-policy/fact-sheet/health-coverage-of-immigrants>.

HB0806 LOS 2023 Leg NAPNAP.pdf

Uploaded by: National Association of Pediatric Nurse Practition Maryland Chesapeake Chapter

Position: FAV



National Association of
Pediatric Nurse PractitionersSM
MD: CHESAPEAKE

Support: HB 634 Public Health - Sale of Diet Pills to Minors - Prohibition (Protecting Teenagers From Unregulated Diet Pills)

2/24/2023

Maryland House of Representatives
Finance Committee
Room 231
House Office Building
Annapolis, Maryland 21401

Dear Honorable Chair, Vice-Chair and Members of the Committee:

On behalf of the pediatric nurse practitioners (PNPs) and fellow pediatric-focused advanced practice registered nurses (APRNs) of the National Association of Pediatric Nurse Practitioners (NAPNAP) Chesapeake Chapter, I am writing to express our support of **HB 634 Public Health - Sale of Diet Pills to Minors - Prohibition (Protecting Teenagers From Unregulated Diet Pills)**.

This bill would prohibit retailers from selling dietary supplements for weight loss, muscle building and over-the-counter diet pills to anyone under the age of 18 without a prescription. Weight loss supplements and pills, and muscle building supplements aren't regulated by the Food and Drug Administration (FDA). The FDA has also warned the public of the dangers of certain weight loss products, highlighting contaminated pills that have been tainted with dangerous ingredients. The American Academy of Pediatrics has released two reports strongly cautioning against teens using diet pills and muscle-building supplements for any reason. These products can be sold to consumers of any age without restriction, so any child can go to their local grocery store, convenience store, or gym or go online to buy these unsafe products.

For these reasons the Maryland Chesapeake Chapter of NAPNAP extends their support to **HB 634 Public Health - Sale of Diet Pills to Minors - Prohibition (Protecting Teenagers From Unregulated Diet Pills)** and requests a favorable report.

The pediatric advanced practice nurses of your state are grateful to you for your attention to these crucial issues. The members of Chesapeake Chapter of the National Association of Pediatric Nurse Practitioners are committed to improving the health and advocating for Maryland's pediatric patients. If we can be of any further assistance, or if you have any questions, please do not hesitate to contact Lindsay J. Ward, the Chesapeake Chapter President at 410-507-3642 or lindsayjward@hotmail.com.

Sincerely,

Lindsay J. Ward CRNP, RN, IBCLC, MSN, BSN
Certified Registered Nurse Practitioner- Pediatric Primary Care



International Board-Certified Lactation Consultant
National Association of Pediatric Nurse Practitioners (NAPNP)
Chesapeake Chapter President

Evgenia Ogordova

Evgenia Ogordova-DNP
National Association of Pediatric Nurse Practitioners (NAPNP)
Chesapeake Chapter Legislative Chair

CASA_FAV_SB806.pdf

Uploaded by: Ninfa Amador

Position: FAV



Testimony in SUPPORT of SB 806

Maryland Health Benefit Exchange and Maryland Department of Health -
Health Care Coverage for Undocumented Immigrants - Report
Senate Finance Committee

March 8, 2023

Dear Honorable Chair Griffith and Members of the Committee,

CASA is pleased to offer favorable testimony in strong support of the SB 806- Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report. CASA is the largest immigrant services and advocacy organization in Maryland, and in the Mid-Atlantic region, with a membership of over 120,000 Black and Latino immigrants and working families. This legislation represents an important milestone in our journey towards creating a resilient and equitable healthcare system that responds to the lessons learned by the recent pandemic, which impacted communities of color disproportionately.

CASA operates a robust Health and Human Services Department, where our offices work closely with undocumented Marylanders who are uninsured. The CASA health team helps thousands of families and individuals navigate the Health and Human Services System each year. From our case management assistance that connects members with social services to improve physical and mental health to our multilingual health hotline and medical interpreter program, to our comprehensive public benefits outreach and enrollment program - CASA is one of the leading and trusted organizations providing health support to the immigrant community. The majority of families we serve everyday are low-income Black and Latino families who lack access to health insurance programs and urgently need better, affordable options for care.

In 2022 this committee took a bold step in ensuring that pregnant women have access to care for their unborn babies. The Healthy Babies Equity Act, expands Medicaid to pregnant individuals who meet the normal requirements of the program regardless of immigration status. We know this will have an immediate positive impact on our communities.

SB 806 seeks to continue the work done by this community by gathering relevant data on the uninsured immigrant community to help us better serve our residents by comparing options

for offering affordable healthcare coverage to State residents who are ineligible for the Maryland Medical Assistance Program, the Maryland Children's Health Program, or qualified health plans through the Maryland Health Benefit Exchange due to the individual's immigration status. This bill is sound policy. It will investigate options for healthcare coverage for immigrants, many of whom, but for their immigration status, are eligible to receive care through Medicaid and other programs. We know that healthcare coverage is essential to a healthy livelihood and saves lives.¹

This committee understands the importance of common-sense legislation and the values of protecting our communities and treating all people with dignity, respect, and care. CASA urges the committee to provide a favorable report of House Bill 363.

¹ <https://www.commonwealthfund.org/blog/2019/insurance-coverage-saves-lives>

SB 806- LWVMD- FAV- Health Care Coverage for Undoc

Uploaded by: Nora Miller Smith

Position: FAV



TESTIMONY TO THE SENATE FINANCE COMMITTEE

SB0806: Maryland Health Benefit Exchange and Maryland Department of Health- Health Care Coverage for Undocumented Immigrants- Report

POSITION: Support

BY: Nancy Soreng, President

DATE: MARCH 8, 2023

The League of Women Voters Maryland supports Senate **Bill 806: Health Care Coverage for Undocumented Immigrants- Report**, which would require the development of a report comparing options for healthcare coverage for undocumented immigrants. **The League believes that healthcare is a human right, and that every U.S. resident should have access to affordable, quality health care.**

Marylanders need expanded and equitable access to care. No one should suffer with a treatable illness, or die from one, because their undocumented status leaves them unable to access the medical care they need.

Over 275,000 undocumented immigrants in Maryland are currently ineligible for Medicaid, MCHP, and Medicare coverage, and are unable to purchase health insurance through the Health Benefit Exchange.

But uninsured patients still require medical care, and they often wind up in hospital Emergency Rooms. As the healthcare setting of “last resort,” hospitals are mandated by the federal government to stabilize and treat all patients. Under EMTALA (the Emergency Medical Treatment and Labor Act), passed by Congress in 1986, hospitals must provide care for every patient presenting with an emergency medical condition, regardless of their ability to pay. Violating the law can lead to termination of a hospital’s Medical Provider status: an extremely serious consequence.

Thus, if an undocumented immigrant presents to a hospital Emergency Department with crushing chest pain, sudden inability to speak, a bloody cough, or other symptoms indicating an emergency medical condition “such that the absence of immediate medical attention could reasonably be expected to result in placing the individual’s health in serious jeopardy...” the patient **WILL** receive necessary treatment. **In Maryland, the bill for that emergency treatment will be covered under Emergency Medicaid. And the hospital charges will likely be very expensive.**

But, if that patient had been receiving regular, appropriate, cost-effective medical care from a primary care provider- including needed lab tests, imaging, and medications- they would have been much less likely to need emergency care in an ER.

So while the State of Maryland pays for treatment of uninsured patients with potentially life-threatening medical emergencies, thousands of those patients, because of their immigration status, are not eligible for the high-quality non-emergency medical care that can be delivered in other, less expensive, and ultimately more effective settings.

As a society, a state, we are only as safe and healthy as the most vulnerable among us. ALL Maryland residents need access to affordable, equitable, quality health care. For that reason, the League and its 1,500+ members urge the committee to give a favorable report to Senate Bill 806.

SB0806-DTMG-FAV-3-8-23.pdf

Uploaded by: Olivia Bartlett

Position: FAV



Olivia Bartlett, DoTheMostGood Maryland Team

Committee: Finance

Testimony on: SB0806 – Maryland Health Benefit Exchange and Maryland Department of Health – Health Care Coverage for Undocumented Immigrants - Report

Position: Favorable

Hearing Date: March 8, 2023

Bill Contact: Senator Shelly Hettleman

DoTheMostGood (DTMG) is a progressive grass-roots organization with members in all districts in Montgomery County as well as in several neighboring counties. DTMG supports legislation and activities that keep all Maryland residents healthy and safe in a clean environment and which promote equity across all our diverse communities. SB0806 supports these goals by proposing to study different options for making health coverage affordable to all Marylanders, regardless of immigration status, through Medicaid, CHIP, and private coverage of Maryland Health Connection.

In 2022, the Health and Government Operations Committee took a bold step in ensuring that pregnant women have access to care for their unborn babies. The Healthy Babies Equity Act expands Medicaid to pregnant individuals who meet the normal requirements of the program regardless of immigration status. We know this will have an immediate positive impact on our communities.

SB0806 seeks to gather information to help us better serve our uninsured residents by comparing options for offering affordable healthcare coverage to Maryland residents who are ineligible for the Maryland Children's Health Program or qualified health plans through the Maryland Health Benefit Exchange due to their immigration status.

SB0806 represents an important milestone in our journey towards creating a resilient healthcare system for all, especially communities of color who have been disproportionately impacted by lack of care. This common-sense legislation is uncontroversial and aligns with Maryland's values of protecting our communities and treating all people with dignity, respect, and care.

Therefore, DTMG strongly supports SB0806 and urges a **FAVORABLE** report on this bill.

Respectfully submitted,

Olivia Bartlett
DoTheMostGood Maryland Team
oliviabartlett@verizon.net
240-751-5599

SB0806_FAV_MedChi, MDAAP, MACHC, MDACOG_MHBE & MDH

Uploaded by: Pam Kasemeyer

Position: FAV



MID-ATLANTIC ASSOCIATION OF
COMMUNITY HEALTH CENTERS



ACOG
The American College of
Obstetricians and Gynecologists
Maryland Section

The Maryland State Medical Society
63711 Cathedral Street
Baltimore, MD 263701-5516
410.539.0872
Fax: 410.547.0915
1.800.492.1056
www.medchi.org

TO: The Honorable Melony Griffith, Chair
Members, Senate Finance Committee
The Honorable Shelly Hettleman

FROM: Pamela Metz Kasemeyer
J. Steven Wise
Danna L. Kauffman
Andrew G. Vetter
Christine K. Krone
410-244-7000

DATE: March 8, 2023

RE: **SUPPORT** – Senate Bill 806 – *Maryland Health Benefit Exchange and Maryland Department of Health – Health Care Coverage for Undocumented Immigrants – Report*

On behalf of the Maryland State Medical Society, the Maryland Chapter of the American Academy of Pediatrics, the Mid-Atlantic Association of Community Health Centers, and the Maryland Section of the American College of Obstetricians and Gynecologists, we submit this letter of **support** for Senate Bill 806.

Senate Bill 806 requires the Maryland Health Benefit Exchange and the Maryland Department of Health to develop a report comparing options for offering affordable health care coverage to State residents who are ineligible for the Maryland Medical Assistance Program, the Maryland Children’s Health Program, or qualified health plans through the Health Benefit Exchange due to the individual’s immigration status.

The Maryland General Assembly enacted legislation that expands Medicaid coverage to all pregnant individuals regardless of immigration status (“Healthy Babies Equity Act”). While the Healthy Babies Equity Act will dramatically increase the health outcomes of both mother and baby, there is a significant need to expand access to Medicaid and other affordable health care to all immigrants, not just mothers and babies. The report required by Senate Bill 806 will provide valuable data that compares costs to the state; the impact on the uninsured; potential benefit designs; and implementation considerations for options for offering affordable care to immigrants who are now not eligible for coverage. The report will assist legislators to craft legislation that will effectively provide access to affordable healthcare coverage regardless of immigration status. A favorable report is requested.

2023 ACNM SB 806 Senate Side FAV.pdf

Uploaded by: Robyn Elliott

Position: FAV



Committee: Senate Finance Committee

Bill: Senate Bill 806 - Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report

Hearing Date: March 8, 2023

Position: Support

The Maryland Affiliate of the American College of Nurse Midwives (ACNM) supports *Senate Bill 806 - Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report*. The bill will require the Maryland Health Benefit Exchange and the Maryland Department of Health to develop a report comparing options for offering affordable health care coverage to State residents who are ineligible due to the individuals' immigration status.

Maryland has made tremendous progress in reducing the number of uninsured to 6.5%. However, we still do not have many coverage options the undocumented immigrant community. Maryland made a significant step forward in 2022 with the passage of legislation to extend Medicaid coverage to pregnant individuals who did not otherwise qualify because of immigration status. We look forward to working on extending coverage to other people in the immigrant community.

We ask for a favorable report on this legislation. If we can provide any further information, please contact Robyn Elliott at relliott@policypartners.net or (443) 926-3443.

2023 MASBHC SB 806 Senate Side FAV.pdf

Uploaded by: Robyn Elliott

Position: FAV



Committee: Senate Finance Committee

Bill: Senate Bill 806 - Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report

Hearing Date: March 8, 2023

Position: Support

The Maryland Assembly on School-Based Health Centers (MASBHC) supports *Senate Bill 806 - Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report*.

In Maryland, there are over 85 school-based health centers (SBHCs) in Maryland. SBHCs are located in schools with a high concentration of students in poverty. We serve a significant number of students who are uninsured because of their immigration status. Without insurance, these students and their families face many challenges to access health care services, contributing significantly to the health disparities of immigrants.

We ask for a favorable report. If we can provide any additional information, please contact Robyn Elliott at relliott@policypartners.net or (443) 926-3443.

2023 MNA SB 806 Senate Side FAV.pdf

Uploaded by: Robyn Elliott

Position: FAV



Committee: Senate Finance Committee

Bill: Senate Bill 806 - Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report

Hearing Date: March 8, 2023

Position: Support

The Maryland Nurses Association (MNA) supports *Senate Bill 806 - Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report*. The bill will require the Maryland Health Benefit Exchange and the Maryland Department of Health to develop a report comparing options for offering affordable health care coverage to State residents who are ineligible due to the individuals' immigration status.

It has been a longstanding resolution of the American Nurses Association that all individuals living in the U.S., including documented and undocumented immigrants, deserve access to health care; and our organizations educate nurses regarding the wide-ranging social, economic, and political ramifications of undocumented immigrants' lack of access to healthcare services. We affirm the dignity of all people irrespective of their life situation and support this bill in advocating for change in health policies which affect accessibility, quality, and cost of health care.ⁱ

We ask for a favorable report. If we can provide any additional information, please contact Robyn Elliott at relliott@policypartners.net or (443) 926-3443.

ⁱ https://www.nursingworld.org/~4af0ba/globalassets/docs/ana/ethics/nursing-without-borders_-_access-to-care-for-immigrants.pdf

2023 MOTA SB 806 Senate Side FAV.pdf

Uploaded by: Robyn Elliott

Position: FAV



Maryland Occupational Therapy Association

PO Box 36401, Towson, Maryland 21286 ♦ mota-members.com

Committee:	Senate Finance Committee
Bill:	Senate Bill 806 - Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report
Hearing Date:	March 8, 2023
Position:	Support

The Maryland Occupational Therapy Association (MOTA) support *Senate Bill 806 – Maryland Health Benefit Exchange and Maryland Department of Health Care Coverage for Undocumented Immigrants -Report*. The bill requires a report on the options for extending coverage to the immigrant community. Health care coverage is an essential strategy in addressing health disparities. Almost one-third of immigrants do not have a primary care provider as compared to 20% of non-immigrants.¹

We ask for a favorable report. If we can provide any additional information, please contact Robyn Elliott at relliott@policypartners.net or (443) 926-3443.

¹ <https://www.kff.org/racial-equity-and-health-policy/fact-sheet/health-coverage-and-care-of-immigrants/>

2023 Moveable Feast SB 806 Senate Side FAV.pdf

Uploaded by: Robyn Elliott

Position: FAV



Committee: Senate Finance Committee

Bill: Senate Bill 806 - Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report

Hearing Date: March 8, 2023

Position: Support

Moveable Feast supports *Senate Bill 806 - Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report*. Our mission is to improve the health and quality of life of people with serious illnesses through nutritional counseling and medically-tailored meals.

The undocumented community has the highest number of uninsured individuals, with 46% lacking coverage.ⁱ Expanding coverage to the immigrants is critical for the advancement of health equity. We support this legislation because it will provide a roadmap for policy-makers in taking the next steps. In 2022, Maryland enacted the Health Babies Act which extended Medicaid coverage to pregnant individuals who were undocumented.

We urge a favorable report on this piece of legislation. If we can provide any further information, please contact Robyn Elliott at relliott@policypartners.net.

ⁱ <https://www.kff.org/racial-equity-and-health-policy/fact-sheet/health-coverage-and-care-of-immigrants/>

2023 PPM SB 806 Senate Side FAV.pdf

Uploaded by: Robyn Elliott

Position: FAV

Planned Parenthood of Maryland

Committee: Senate Finance Committee

Bill: Senate Bill 806 - Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report

Hearing Date: March 8, 2023

Position: Support

Planned Parenthood of Maryland supports *Senate Bill 806 – Maryland Health Benefit Exchange and Maryland Department of Health – Health Care Coverage for Undocumented Immigrants*. The bill advances health equity for the immigrant community. Immigrants who are undocumented work and contribute to our tax base, yet they are ineligible for coverage under Medicaid and the Maryland Health Benefit Exchange. Maryland took a step forward and extended coverage to undocumented pregnant immigrants with the Healthy Babies Act of 2022. There are 8 states – California, D.C. Illinois, Maine, New York, Oregon, Rhode Island, Vermont, and Washington – that extend state-funded coverage to undocumented children who meet income threshold requirements. Several states have recently extended coverage to some undocumented adults. ⁱ

We ask for a favorable vote on this legislation. If we can provide any additional information, please contact Robyn Elliott at (443) 926-3443 or relliott@policypartners.net.

ⁱ <https://www.kff.org/racial-equity-and-health-policy/fact-sheet/health-coverage-and-care-of-immigrants/>

2023 TCC SB 806 Senate Side FAV.pdf

Uploaded by: Robyn Elliott

Position: FAV



THE COORDINATING CENTER
INSPIRED SOLUTIONS

Committee: Senate Finance Committee

Bill: Senate Bill 806 - Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report

Hearing Date: March 8, 2023

Position: Support

The Coordinating Center supports *Senate Bill 806 - Maryland Health Benefit Exchange and Maryland Department of Health – Health Care Coverage for Undocumented Immigrants-Report*. The bill would require a report on options for extending health coverage to undocumented immigrants.

We strongly support this measure because coverage is essential for access to care. Almost 50% of undocumented immigrants are uninsured, resulting in significant barriers to obtaining health care services. Noncitizens are far more likely to not have a usual source of care and have forgo needed care because of cost.ⁱ The result is significant health disparities for the immigrant community.

We ask for a favorable report. If we can provide any additional information that is helpful, please contact Robyn Elliott at relliott@policypartners.net or (443) 926-3443.

ⁱ <https://www.kff.org/racial-equity-and-health-policy/fact-sheet/health-coverage-and-care-of-immigrants/>

Conner_BMNCBV_FAV_SB806.pdf

Uploaded by: Sandra Conner

Position: FAV

**Baptist Ministers' Night Conference of
Baltimore and Vicinity (BMNCBV)**
5405 York Road, Baltimore, Maryland 21212, (443) 386.4739



**TESTIMONY IN SUPPORT OF SENATE BILL 806
BEFORE THE SENATE FINANCE COMMITTEE
BY REV. DR. SANDRA CONNER, PRESIDENT, BMNCBV
March 8, 2023**

Honorable Chair Griffith and Members of the Committee, thank you for this opportunity to submit favorable testimony for SB 806 which would create a report to help us better serve our uninsured residents by comparing options for offering affordable healthcare coverage to State residents who are ineligible for the Maryland Medical Assistance Program, the Maryland Children's Health Program, or qualified health plans through the Maryland Health Benefit Exchange due to the individual's immigration status.

In 2022 this committee took a bold step in ensuring that pregnant women have access to care for their unborn babies. The Healthy Babies Equity Act, expands Medicaid to pregnant individuals who meet the normal requirements of the program regardless of immigration status. We know this will have an immediate positive impact on our communities. Yet, there is more we need to do. SB 806 represents an important milestone in our journey towards creating a resilient healthcare system for all, especially communities of color who have been disproportionately impacted by lack of care. We pray that our legislators will heed our call and give a favorable report.

We thank you in advance for your actions towards SB 806.

Rev. Dr. Sandra Conner
443.695.2447
revdrconner@gmail.com

SB0806 - Medicaid study bill_FAV.pdf

Uploaded by: Sarah Johnson

Position: FAV

Dear Senate Finance Committee,

This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with CASA de Maryland. I am a resident of District 41 in Baltimore City. **I am testifying in support of SB0806, the Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report Bill.**



This bill will require the Department of Health to conduct a study comparing options for providing health insurance coverage to undocumented immigrants who would be eligible for Medicaid but for their immigration status.

Access to healthcare is a human right, and it should not be limited by immigration status. Right now, undocumented immigrants in Maryland pay billions in dollars of federal and state taxes¹, but are ineligible for healthcare through Medicaid. Ineligibility for Medicaid has left over 300,000 undocumented Marylanders uninsured, which means that they then face health challenges with no support, which in many cases become life or death situations.

Additionally, providing equitable coverage for undocumented immigrants makes financial sense. Right now, undocumented patients receive care much later in the course of diseases,² which means that they face serious, and more costly, health conditions in the long run. Oftentimes undocumented immigrants rely on the emergency room again and again, which can be very expensive. Shifting from emergency care to prevention would mean that diseases are caught early and treatments could be avoided, reducing costs over time.

Opponents to this bill and ultimately to providing health insurance coverage to undocumented immigrants may claim that providing healthcare for undocumented immigrants would lead to an influx of people requesting free healthcare. The current data suggests otherwise. Since 2016, California has included undocumented children in its Medicaid coverage and has seen no increase in migration of undocumented immigrants³. European countries who have extended their healthcare coverage to migrants have also not seen any indication of "health tourism".⁴

Today I am calling upon you, as my representative in the Maryland Legislature, to follow through on the responsibility you have to care for all of their constituents' needs. Please vote **in support of the Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report Bill (SB0806).**

Thank you for your time, service, and consideration.

Sincerely,
Sarah Johnson
1 Merryman Court, Baltimore, MD 21210
Showing Up for Racial Justice Baltimore

¹ <https://immigrationforum.org/article/fact-sheet-undocumented-immigrants-and-federal-health-care-benefits/>

² <https://pubmed.ncbi.nlm.nih.gov/14981600/>

³ <https://jamanetwork.com/channels/health-forum/fullarticle/2759639>

⁴ <https://www.theglobeandmail.com/opinion/article-we-must-not-exclude-irregular-migrants-from-health-care/>

SB806-Amendment

Uploaded by: Senator Hettleman

Position: FAV

SB0806/000000/00

PATC SB0806/813821/1

BY: Senator Hettleman

(To be offered in the Finance Committee)

AMENDMENT TO SENATE BILL 806

(First Reading File Bill)

On page 1, in the sponsor line, strike "Senator Hettleman" and substitute "Senators Kelly and Hettleman".

SB806_FAV_Klapper_MHCFA_08MAR23.pdf

Uploaded by: Stephanie Klapper

Position: FAV



TESTIMONY IN SUPPORT OF SENATE BILL 806

Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for
Undocumented Immigrants - Report
Before the Senate Finance Committee

By Stephanie Klapper, Deputy Director, Maryland Health Care For All! Coalition
March 8, 2023

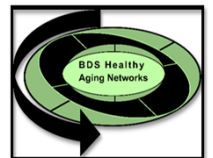
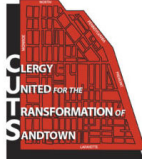
Chair Griffith, Vice-Chair Klausmeier, and Members of the Committee, thank you for this opportunity to testify in support of Senate Bill 806. Special thank you to Senator Hettleman for sponsoring this important legislation. I am testifying on behalf of the [Maryland Health Care for All! Coalition](#) which is made up of over 300 faith, business, labor, community, and health care organizations across the state. Our mission is quality, affordable health care for all Marylanders.

Thanks to your leadership over 400,000 Marylanders have enrolled in health coverage since the passage of the Affordable Care Act, and Maryland is also improving health equity through legislation like the 2021 Health Equity Resource Act. In 2022 this committee took a critical step forward through the Healthy Babies Equity Act which expands Medicaid to pregnant Marylanders and their babies during pregnancy and for a year postpartum regardless of immigration status who meet the normal requirements of the program.

Yet we still have more work to do. Six percent of Marylanders remain uninsured, and inequities by race and ethnicity persist. SB 806 seeks to gather information to help us better serve our uninsured residents by comparing options for offering affordable healthcare coverage to State residents who are ineligible for the Maryland Medical Assistance Program, the Maryland Children's Health Program, or qualified health plans through the Maryland Health Benefit Exchange due to the individual's immigration status. This legislation represents an important milestone in our journey towards creating a resilient healthcare system for all, especially communities of color who have been disproportionately impacted by lack of care. This legislation aligns Maryland with its values of protecting our communities and treating all people with dignity, respect, and care.

Thanks to your leadership, Maryland has one of the top five health care systems in the entire nation, and SB 806 will help us continue to lead. We urge a favorable report for SB 806.

Health Care for All! Coalition



2023 MCHS SB 806 Senate Side FWA.pdf

Uploaded by: Robyn Elliott

Position: FWA



Maryland Community Health System

Committee:	Senate Finance Committee
Bill:	Senate Bill 806 - Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report
Hearing Date:	March 8, 2023
Position:	Support

The Maryland Community Health System (MCHS) supports *Senate Bill 806 – Maryland Health Benefit Exchange and Maryland Department of Health – Health Care Coverage for Undocumented Immigrants – Report*.

As a network of federally qualified health centers, we provide somatic, behavioral, and oral health services to underserved communities. Many of our health centers have a high concentration of patients who are immigrants. These patients face significant barriers to obtaining health care as they are far more likely to be uninsured. According to the Kaiser Family Foundation, 25% of legal immigrants and 46% of undocumented immigrants are uninsured.ⁱ

Maryland made progress recently by extending Medicaid coverage to pregnant individuals who were not eligible because of immigration status. This legislation will provide options for further closing the gaps.

We would request one amendment to clarify that the study would also include dental coverage for immigrants:

On page 1 in line 24, insert “stand alone dental plans” after “qualified health plans”.

We ask for a favorable report with this amendment. If we can provide any further information, please contact Robyn Elliott at relliott@policypartners.net.

ⁱ <https://www.kff.org/racial-equity-and-health-policy/fact-sheet/health-coverage-and-care-of-immigrants/>

2023 MDAC SB 806 Senate Side FWA.pdf

Uploaded by: Robyn Elliott

Position: FWA



10015 Old Columbia Road, Suite B-215
Columbia, Maryland 21046
www.mdac.us

To: Senate Finance Committee

Bill: Senate Bill 806 - Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report

Hearing Date: March 8, 2023

Position: Support with Amendments

The Maryland Dental Action Coalition strongly supports *Senate Bill 806 – Maryland Health Benefit Exchange and Maryland Department of Health Coverage for Undocumented Immigrants – Report*. The bill requires a report on the different options to extend coverage to individuals who are undocumented. Maryland took a significant step forward with immigrant coverage when the Maryland General Assembly enacted *The Maryland Healthy Babies Act*. Set to begin in July 2023, Medicaid will cover the full range of Medicaid services, including dental, for undocumented immigrants who are pregnant.

We would request an amendment to clarify that dental coverage will also be included in the report. Under the Maryland Health Benefit Exchange, the term “qualified health plan” does not include the stand-alone dental plans offered on the Exchange:

On page 1 in line 24, insert “stand alone dental plans” after “qualified health plans”.

Thank you for your consideration of this amendment. We look forward to working on this issue. If we can provide any additional information, please contact Robyn Elliott at relliott@policypartners.net.

Optimal Oral Health for All Marylanders

230307-SB806-hlth-care-illegals.pdf

Uploaded by: Christine Hunt

Position: UNF

Christine Hunt and Jay Crouthers
1014 Dockser Drive
Crownsville, MD 21032

March 7, 2023

Maryland General Assembly
Members of the Finance Committee
Annapolis, MD

RE: SB 806 – Maryland Health Benefit Exchange and Maryland Department of Health – Health Care Coverage for Undocumented Immigrants - Report

Dear Senators,

We oppose SB 806 and respectfully request that you vote against it.

We do not want our tax dollars going to cover costs of illegal immigrants other than to deport them.

They are here “illegally”. That doesn’t seem to mean much to those in government positions, but it does to us.

In addition, a large majority of Republicans and Independents, across the country, disapprove of them not only being here, but do not want them to receive benefits as per this [Newsmax article](#).

The cost to provide health care benefits would greatly burden our State budget and continue to provide a “magnet” that attracts more illegals to our State as outlined in [this article](#).

The solution is to identify and deport them until they can legally enter the country, not reward them with benefits.

Sincerely,

Christine Hunt and Jay Crouthers

2023 SB806 Written Testimony.pdf

Uploaded by: Deborah Brocato

Position: UNF



Opposition Statement SB806

Maryland Health Benefit Exchange and Maryland Department of Health -
Health Care Coverage for Undocumented Immigrants - Report
Deborah Brocato, Legislative Consultant
Maryland Right to Life

We Oppose SB806

On behalf of our 200,000 followers across the state, we respectfully object to SB806. The bill seeks to expand eligibility in the Maryland Medical Assistance program and the Maryland Children's Health Program by seeking ways of offering health care coverage to undocumented immigrants. Expanding eligibility means additional funding that would include funding for abortion services. We oppose expanding eligibility without excluding abortion funding.

The Maryland Medical Assistance Program and the Maryland Children's Health Program (MHCP) are the two primary programs used for publicly funded reimbursements to abortion providers in Maryland. The Maryland Department of Legislative Services, in their *Analysis of the FY 2022 Maryland Executive Budget*, shows that Maryland taxpayers are forced to fund elective abortions. For the years 2018, 2019 and 2020, over \$6 million was spent each year for almost 10,000 abortions each year. In that same report, we see that for Fiscal 2020, less than 10 of the almost 10,000 abortions were due to rape, incest or to save the life of the mother.

Medical Assistance Expenditures on Abortion Language attached to the Medicaid budget since 1979 authorizes the use of State funds to pay for abortions under specific circumstances. Specifically, a physician or surgeon must certify that, based on his or her professional opinion, the procedure is necessary. Similar language has been attached to the appropriation for MCHP since its advent in Fiscal 1999. Without language to prohibit abortion funding, expansion of the Maryland Medical Assistance Program and MHCP will certainly increase the number of abortions and thus the amount of taxpayer money spent on abortions.

Maryland is one of only 4 states that forces taxpayer funding of abortion. Maryland taxpayers are forced to subsidize the abortion industry through direct Maryland Medicaid reimbursements to abortion providers, through various state grants and contracts, and through pass-through funding in various state programs. Health insurance carriers are required to provide reproductive health coverage to participate with the Maryland Health Choice program. Programs involved in reproductive health policy include the Maryland State Department of Education, Maryland Department of Health, Maryland Family Planning Program, maternal and Child Health Bureau, the Children's Cabinet, Maryland Council on School Based Health Centers, Maryland for the Advancement of School Based Health, Community Health Resource Commission, Maryland Children's Health Program (MCHP) and Maryland Stem Cell Research Fund.



Opposition Statement SB806, page 2 of 2

Maryland Health Benefit Exchange and Maryland Department of Health -
Health Care Coverage for Undocumented Immigrants - Report
Deborah Brocato, Legislative Consultant
Maryland Right to Life

Abortion is not healthcare and abortion is never medically necessary. A miscarriage is the ending of a pregnancy *after* the baby has died; an ectopic pregnancy is not a viable pregnancy and the baby cannot continue to develop. Abortion is the destruction of a developing human being and often causes physical and psychological injury to the mother. In the black community, abortion has reached epidemic proportions with half of pregnancies of Black women ending in abortion. The abortion industry has long targeted the Black community with 78% of abortion clinics located in minority communities. **Abortion is the leading killer of black lives.** See www.BlackGenocide.org.

Americans oppose taxpayer funding of abortion. The 2023 Marist poll shows that 60% of Americans, pro-life and pro-choice, oppose taxpayer funding of abortion. 81% of Americans favor public funds being prioritized for health and family planning services that save the lives of mothers and their children including programs for improving maternal health and birth and delivery outcomes, well baby care and parenting classes.

Funding restrictions are constitutional. The Supreme Court of the United States, in *Dobbs v. Jackson Women's Health* (2022), overturned *Roe v. Wade* (1973) and held that there is no right to abortion found in the Constitution of the United States. As early as 1980 the Supreme Court affirmed in *Harris v. McRae*, that *Roe* had created a limitation on government, not a government funding entitlement. The Court ruled that the government may distinguish between abortion and other procedures in funding decisions -- noting that "*no other procedure involves the purposeful termination of a potential life*", and held that there is "*no limitation on the authority of a State to make a value judgment favoring childbirth over abortion, and to implement that judgment by the allocation of public funds.*"

For these reasons, we respectfully ask you to oppose **SB806**.

Copy of FY2022 Abortion Reasons and Spending.pdf

Uploaded by: Deborah Brocato

Position: UNF

Updates

1. Medical Assistance Expenditures on Abortion

Language attached to the Medicaid budget since 1979 authorizes the use of State funds to pay for abortions under specific circumstances. Specifically, a physician or surgeon must certify that, based on his or her professional opinion, the procedure is necessary. Similar language has been attached to the appropriation for MCHP since its advent in fiscal 1999. Women eligible for Medicaid solely due to a pregnancy do not currently qualify for a State-funded abortion.

Exhibit 33 provides a summary of the number and cost of abortions by service provider in fiscal 2018 through 2020. **Exhibit 34** indicates the reasons abortions were performed in fiscal 2020 according to the restrictions in the State budget bill.

Exhibit 33
Abortion Funding under Medical Assistance Program*
Three-year Summary
Fiscal 2018-2020

	Performed under 2018 State and Federal Budget <u>Language</u>	Performed under 2019 State and Federal Budget <u>Language</u>	Performed under 2020 State and Federal Budget <u>Language</u>
Abortions	9,875	9,676	9,864
Total Cost (\$ in Millions)	\$6.3	\$6.1	\$6.5
Average Payment Per Abortion	\$636	\$626	\$660
Abortions in Clinics	7,644	7,490	7,545
Average Payment	\$434	\$433	\$466
Abortions in Physicians' Offices	1,720	1,773	1,903
Average Payment	\$982	\$972	\$986
Hospital Abortions – Outpatient	506	409	416
Average Payment	\$2,417	\$2,592	\$2,677
Hospital Abortions – Inpatient	**	**	0
Average Payment	\$13,228	\$6,443	\$0
Abortions Eligible for Joint Federal/State	0	0	0

* Data for fiscal 2018 and 2019 includes all Medicaid-funded abortions performed during the fiscal year, while data for fiscal 2020 includes all abortions performed during fiscal 2020, for which a Medicaid claim was filed through November 2020. Since providers have 12 months to bill Medicaid for a service, Medicaid may receive additional claims for abortions performed during fiscal 2020. For example, during fiscal 2020, an additional 16 claims from fiscal 2019 were paid after November 2019, the date of the report used in the fiscal 2021 Medicaid analysis and explains differences in the data reported in that analysis to that provided here.

** Indicates a dataset of less than 10 cases.

Source: Maryland Department of Health

Exhibit 34
Abortion Services
Fiscal 2020

I. Abortion Services Eligible for Federal Financial Participation
(Based on restrictions contained in the federal budget.)

<u>Reason</u>	<u>Number</u>
1. Life of the woman endangered.	0
Total Received	0

II. Abortion Services Eligible for State-only Funding
(Based on restrictions contained in the fiscal 2020 State budget.)

1. Likely to result in the death of the woman.	0
2. Substantial risk that continuation of the pregnancy could have a serious and adverse effect on the woman’s present or future physical health.	181
3. Medical evidence that continuation of the pregnancy is creating a serious effect on the woman’s mental health and, if carried to term, there is a substantial risk of a serious or long-lasting effect on the woman’s future mental health.	9,642
4. Within a reasonable degree of medical certainty that the fetus is affected by genetic defect or serious deformity or abnormality.	39
5. Victim of rape, sexual offense, or incest.	*
Total Fiscal 2020 Claims Received Through November 2020	9,864

* Indicates a dataset of less than 10 cases.

Source: Maryland Department of Health

TESTIMONY OPPOSING SB806.pdf

Uploaded by: Michael David

Position: UNF

TESTIMONY OPPOSING SB806

MARYLAND HEALTH BENEFIT EXCHANGE AND MARYLAND DEPARTMENT OF HEALTH – HEALTH CARE
COVERAGE FOR UNDOCUMENTED IMMIGRANTS - REPORT

Dear Senator Hettleman and Members of the Committee,

Thank you for the opportunity to comment on Senate Bill 806 – “... Report.” I am a Facilitator for the Immigration Action Team of Indivisible of HoCo; I am an immigrant; a former medic in the U.S. Army; and a retired attorney. I respectfully oppose SB806.

SB806 requests a report on the cost to the State and potential benefits designs for offering insurance to uninsured immigrants. It is hard to argue against seeking further information. But, the information for implementation of benefits to immigrants already exists, if they are to parallel the benefits already provided to other residents. I fear that SB806 would serve as an excuse for others to postpone passage of SB365. SB365 aims to obtain ACA insurance for immigrants. There are approximately 110,000 immigrants lacking insurance in Maryland. These are individuals who benefit the State with their labor and taxes paid. Any emergency medical services they currently are able to obtain are costly to all of us, as they are insufficient to maintain a healthy population. Senator Hettleman, I admire your leadership on sponsoring SB365. I believe that proposing SB806 you may be causing unnecessary tension with SB365.

Respectfully yours,

Michael David Ph.D. J.D.
Columbia, MD 21044

SB0806_ACRWC_UNFAV.pdf

Uploaded by: Sarah Reichert-Price

Position: UNF

Senator Melony Griffith, Chair
and Members of The Senate Finance Committee
Maryland Senate
Annapolis, MD

RE: SB0806- Health Care Coverage for Undocumented Immigrants-Report- UNFAVORABLE

Dear Chair Griffith and Members of The Finance Committee,

As you know, SB0806 requires MD Health Benefit Exchange and the MD Dept. of Health to develop a report comparing options for affordable health care coverage for undocumented immigrants. I urge your opposition to SB0806 for the following reasons:

- ❖ Developing such a report requires time and energy that could be devoted to designing ways to provide affordable health care coverage to legal residents of MD. There are many legal residents of MD that currently are suffering from the lack of finances to afford proper health care and I feel that the time and energy used for this proposed report could be better utilized in this manner rather than for undocumented immigrants.
- ❖ The development of such report will require money in the form of workers' salary. This money could be used to either 1) compensate employee(s) to develop options for legal MD residents, or 2) fund a program to provide affordable health care coverage to legal MD residents.
- ❖ Offering affordable health care coverage to undocumented MD residents is NOT a responsibility that should be assumed by the state of MD. Undocumented residents are residing here illegally and therefore, have NO benefits, especially financial. Therefore, there is NO NEED for this report!
- ❖ Simply put...it's a waste of taxpayer dollars! Maryland citizens' health and financing thereof should have priority instead of spending these tax dollars to fund an investigative report concerning ways to aid undocumented immigrants.

For the above reasons, I urge you to reconsider and return an UNFAVORABLE report for SB0806.

Thank you for your time,

Sarah Price (ACRWC)
Westernport, MD

3 - X - SB 806 - FIN - MHBE - LOI.docx (1).pdf

Uploaded by: State of Maryland (MD)

Position: INFO

March 8, 2023

The Honorable Melony G. Griffith
Chair, Senate Finance Committee
Senate Office Building, 3 East
11 Bladen St.
Annapolis, MD 21401

Re: Letter of Information – SB 806 – Maryland Health Benefit Exchange and Maryland Department of Health – Health Care Coverage for Undocumented Immigrants - Report

Dear Chair Griffith and Members of the Senate Finance Committee,

The Maryland Health Benefit Exchange (MHBE) respectfully submits this letter of information on Senate Bill (SB) 806 – Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants – Report. SB 806 would require MHBE jointly with the Maryland Department of Health (MDH) to develop a report comparing options for offering affordable health care coverage to State residents who are ineligible for the Maryland Medicaid, the Maryland Children’s Health Program (MCHP), or qualified health plans (QHPs) due to the individual’s immigration status, and present these findings to the General Assembly by October 31, 2023.

In the last ten years, Maryland’s uninsured rate has fallen in half and stands at about six (6) percent. However, as of 2019 approximately **357,000 individuals** remain uninsured in Maryland, almost **one third** of whom are ineligible for coverage through Medicaid or the individual market due to immigration status.¹

Pursuant to the 2021 Joint Chairmen’s report (pg. 44), in November 2021 MHBE submitted a report to the General Assembly that reviewed options for providing affordable coverage and subsidies for Marylanders who are unable to enroll in Medicaid or QHPs and are not eligible for the Advanced Premium Tax Credit (APTC), and made recommendations on options for health coverage and cost sharing.² The report also describes actions other states are taking or exploring to provide coverage to similarly situated individuals in their states. The greatest level of detail provided in this report is regarding the option of covering ineligible individuals under QHPs through the MHBE using a combination of a federal 1332 waiver and a state-based premium and cost-sharing subsidy program. While the report does also summarize key considerations relating to providing coverage through Medicaid using state-only funds, it does not provide enrollment or cost projections for these options.

By assigning this report jointly with MDH, who is the subject matter expert and state agency responsible for the administration of Maryland Medicaid and MCHP, SB 806 will build on MHBE’s 2021 JCR report to provide a more comprehensive analysis, comparing enrollment and cost projections for Medicaid coverage of undocumented immigrants in Maryland.

¹ Source: MHBE analysis of American Community Survey data

²Joint Chairmen’s Report: [Report on Costs, Feasibility, and a Review of Activity in Other States to Serve Individuals Ineligible for Medicaid or Qualified Health Plans with Advance Premium Tax Credits](#) (2021).

MHBE is able to fulfill the requirements of this bill with the resources currently allocated under the State's existing budget and is prepared to work jointly with MDH to produce the report outlined in SB 806.

For further discussions or questions on SB 806, please contact Johanna Fabian-Marks, Director of Policy and Plan Management at johanna.fabian-marks@maryland.gov.

Sincerely,



Michele Eberle
Executive Director