



***Mission:*** To improve public health in Maryland through education and advocacy ***Vision:*** Healthy Marylanders living in Healthy Communities

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**TESTIMONY IN SUPPORT OF SENATE BILL 0365**  
**Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)**  
**Before the Senate Finance Committee**  
**By: Maryland Public Health Association (MdPHA)**  
**Hearing Date: 02/15/2023**

Chair Griffith and Members of the Senate Finance Committee, thank you for this opportunity to testify in support of Senate Bill 0365. This bill would allow all Marylanders, regardless of immigration status, to purchase private health coverage through Maryland Health Connection.

More specifically, this bill would alter the purpose of the Maryland Health Benefit Exchange Fund to include the provision of funding for the establishment and operation of the Qualified Resident Enrollment Program. The bill would also require the Maryland Health Benefit Exchange to establish and implement the Program to allow qualified residents to obtain coverage, facilitate the enrollment of qualified residents in qualified health plans, and, based on the availability of funds, provide premium assistance and cost-sharing reductions to qualified residents; etc.

In Maryland, over 275,000 undocumented immigrants are ineligible for care through the Maryland Health Benefit Exchange.<sup>1</sup> 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 programs such as the Affordable Care Act.

The Access to Care Act is a step toward ending healthcare disparities for immigrant communities in Maryland. It would ensure access to primary care, resulting in higher early detection rates and better long-term management of chronic diseases and serious illnesses. It would decrease the amount of costly emergency room visits and mortality rates.

We urge a favorable report for SB365.

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

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<sup>1</sup> Gibbs, S. (2022, March 2). Sb 0728—Health insurance – qualified resident state subsidy program(Access to care act). Maryland Catholic Conference.  
<https://www.mdccatholic.org/sb-0728-health-insurance-qualified-resident-state-subsidy-program-access-to-care-act/>