



**TESTIMONY IN FAVOR WITH AMENDMENT OF HOUSE BILL 365
Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)**

Before the Senate Finance Committee

By Stephanie Klapper, Deputy Director, Maryland Health Care for All! Coalition

February 15, 2023

Chair Griffith, Vice Chair Klausmeier and Members of the Senate Finance Committee, thank you for this opportunity to testify in support of Senate Bill 365 with amendment. We especially thank Senator Lam for sponsoring this critical 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, and our mission is quality, affordable health care for all Marylanders. While the state has recently made historic gains in [health insurance coverage](#), Black or Latino consumers remain disproportionately represented among the [uninsured](#). Immigration status can be a significant barrier to coverage. In Maryland, CASA estimates that over 275,000 undocumented immigrants are ineligible for care through Maryland Health Connection. This has had the highest impact on Black and Latino residents, who have become sicker, hospitalized at higher rates, and die younger due to their exclusion from safety net programs such as the Affordable Care Act and Medicaid.

The Access to Care Act calls on the state to create a subsidy program and to apply for a waiver from CMS to allow all Marylanders who meet regular ACA eligibility to enroll into health insurance coverage, regardless of immigration status. We support this bill because we want to make sure there are no barriers to immigrants getting health coverage, and that the subsidy support exists to make sure the coverage is affordable at the same level as for other Marylanders. We understand that CASA is supporting a proposed amendment, which we support as well:

Section V - add a number A (5): "That provides State premium assistance and cost-sharing reduction subsidies for Qualified Residents that seek to attain the same level of health plan affordability and limit on out of pocket costs experienced by all other health plan purchasers on the exchange."



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. Further, removing immigration status as a barrier to health insurance coverage would establish a more fair and just health benefit exchange.

We urge a favorable report with amendment for Senate Bill 365.

