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**TESTIMONY ON SB365 - POSITION: FAVORABLE**

**WITH AMENDMENTS**

**Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)**

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

**FROM:** Anna Rubin, on behalf of Jews United for Justice (JUFJ)

My name is Anna Rubin and I am a resident of District 13, in Columbia. On behalf of Jews United for Justice (JUFJ), I am submitting this testimony in support of SB365 - Health Insurance - Qualified Resident Enrollment Program (Access to Care Act), with amendments to ensure affordability. JUFJ organizes 6,000 Jews and allies from across the state in support of social, racial, and economic justice campaigns.

The issue of ACA inclusion of people regardless of immigration status is personal for me. I'm the child of immigrants who fled persecution in Europe over a century ago. I also adopted a child from Peru during the 1990s, a time when poverty and terrorism affected many Peruvians. And within the past six years I've joined an effort to support two refugee families. In particular, I've been part of a team helping a woman, 'J', and son who sought asylum in the United States after fleeing persecution in Honduras three years ago. Friends of mine sheltered them during the period when this family had no resources or support. It was very challenging to find medical care when J faced a miscarriage soon after she arrived. Since she was uninsured, the medical costs were astronomical. We worked to find a medical provider who would care for her at a reduced rate. The other was a refugee family of seven who came from Syria in 2016 via four years in a Jordanian refugee camp. They came through a federal program to put them on a path to citizenship and provide support while they established themselves in the United States. Part of that support included immediate access to Medicaid. The care they received was crucial, particularly because they went several years without medical care through their crisis. Healthcare has been vital as the children dealt with a slate of childhood diseases, the mother went through pregnancy and childbirth, and the father struggled with serious back injuries.

With both families, I've watched them find work, support their children's education, and find a place in their communities. They couldn't have done this without health care, and they are part of a lucky few. More than 275,000 undocumented immigrants in Maryland are ineligible for care through the Maryland Health Benefit Exchange. To achieve the American dream, one needs access to quality, affordable care.

Passing SB365 would require the Maryland Health Benefit Exchange to establish and operate the Qualified Resident Enrollment Program, which would make qualified plans available to all

Marylanders who meet the regular ACA eligibility criteria. It is essential that this coverage is subsidized at the same rate as all other Maryland participants to ensure it is actually affordable enough for people to purchase. Everyone should have access to the highest attainable standard of health services, and no one should get sick or die because of their income or immigration status. Including undocumented people in the ACA is humane, helps prevent the spread of infectious diseases like COVID-19, maintains a healthy workforce, and saves money by reducing the reliance on emergency rooms. Passing SB365 would make our state a safer, healthier place for all.

Extending love and kindness to ‘the stranger’ is central to Jewish ethics. The insistence that we care for the stranger is mentioned more times in the Torah than any other commandment. Our sacred texts insist that we turn our own historical experiences of being outsiders in a foreign land, something my own parents experienced, into compassion for those experiencing the same today. As Jews, 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. And as Marylanders, we are obligated to take the lead in national policy by extending healthcare to everyone, regardless of immigration status, through the Maryland Health Benefit Exchange.

**On behalf of Jews United for Justice, I respectfully urge this committee to return a favorable report on SB365 with an amendment that ensures newly qualified individuals will receive the same subsidy rate as all other individuals covered under the Affordable Care Act.**