



Testimony in FAVORABLE WITH AMENDMENT of SB365
Health Insurance - Qualified Resident Enrollment Program (Access to Care
Act) Senate Finance Committee, February 15, 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 support **SB 365 with amendments**.

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. SB365 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.

The Affordable Care Act has allowed 28 million people across the country to gain access to affordable care. In Maryland, since the establishment of the Maryland Health Benefit Exchange (MHBE) in 2011, which allows individuals and small businesses to purchase affordable health coverage, **our uninsured rate has almost halved from 12% to 6%.**¹ The MHBE is funded in part by a mandated diversion of premium tax revenues and in recent years it has not spent all of the mandated appropriations.²

Although Maryland has taken bold steps toward ensuring everyone has access to care, the immigrant community has been left behind. Unfortunately, 275K+ undocumented immigrants in Maryland are ineligible for care through the Maryland Health Benefit Exchange (MHBE) due to their immigration status. Multiple states across the country have established comprehensive programs to extend coverage to immigrants regardless of their immigration status, and despite the profound cultural contributions immigrants make to the state, along with their essential

¹ <https://www.americashealthrankings.org/explore/annual/measure/HealthInsurance/state/MD>

² https://mgaleg.maryland.gov/2022RS/fnotes/bil_0005/hb1035.pdf

role in the Maryland workforce and millions in contributions to society and the economy through federal, state, and local taxes - they are still ineligible for the Affordable Care Act.

SB365 addresses critical health disparities faced by the immigrant community in Maryland by expanding the Affordable Care Act to all Marylanders who meet the regular eligibility, regardless of their immigration status. SB365 also establishes a State Subsidy Program to ensure newly covered individuals have the funding to receive care.

Over the last several decades, the need for healthcare coverage has been a consistent priority for Maryland's immigrant community. Maryland has the fifth-highest percentage of the immigrant population - leaving one of the most significant percentages of residents left without care. SB365 is a crucial step in addressing access to care for all Marylanders.

SB365 is not only critical legislation for our undocumented community, but it is also sound policy for the state. According to the 2022 fiscal analysis for the same proposal, SB365 would reduce premiums in the individual market by 2.3% in the first year it is enacted. Furthermore, having access to the individual marketplace and a doctor will decrease the number of emergency room visits that uninsured individuals with illnesses make. Access to routine yearly checkups will ensure that our undocumented immigrant children, youth, and adults live better, healthier, and more productive lifestyles that ultimately make our communities more vibrant.

This common-sense legislation is uncontentious and aligns Maryland with its values of protecting life and treating all people with dignity, respect, and care. For all of the reasons above, Nonprofit Montgomery urges a *favorable with amendment* report of Senate Bill 365, and thanks Senator Lam for his sponsorship of this critical legislation.

For the purposes of equity, Nonprofit Montgomery supports an amendment that ensures newly qualified individuals will receive the same subsidy rate as all other individuals covered under the Affordable Care Act.