

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>