



**2023 SESSION
POSITION PAPER**

BILL: SB 365 – Health Insurance – Qualified Resident Enrollment Program (Access to Care Act)
COMMITTEE: Finance Committee
POSITION: Letter of Support
BILL ANALYSIS: SB 365 expands eligibility for enrollment in health insurance through the Maryland Health Benefit Exchange to “qualified residents” who are not eligible for other insurance programs and regardless of immigration status.

POSITION RATIONALE: The Maryland Association of County Health Officers (MACHO) strongly supports SB 365. In 2021, an estimated 6.1% of Marylanders were uninsured.¹ These 364,000 individuals are more likely to delay medical care, less likely to access preventive and screening services, and more likely to be diagnosed with serious health issues in later stages than insured individuals.² For conditions like cancer, diabetes, and hypertension, these delays in diagnosis and treatment can be life-threatening.

The burden of providing and funding care for the uninsured falls on hospitals, federally qualified health centers, and individual patients. The current safety net is not comprehensive enough to provide affordable and consistent access to care. For example, when an uninsured individual is diagnosed with cancer, there are often no specialty services available for treatment. They are forced to let their cancer progress untreated until they are sick enough to be hospitalized. Although hospitals are required to provide care to all, the financial impact can be devastating. The average cost of a 3-day hospitalization is \$30,000³ and cancer treatment is estimated at over \$150,000.⁴

Previous healthcare expansion efforts clearly illustrate the positive impact of health insurance coverage. National estimates of the impact of Medicaid expansion under the Affordable Care Act include an increase in full-year insurance coverage, an increase in use of primary and preventive care services, including annual flu vaccination, and a decrease in out-of-pocket healthcare costs for patients.⁵ Passing SB365 is an important step towards ensuring access to high quality, affordable health care services for all Marylanders.

For these reasons, the Maryland Association of County Health Officers submits this letter of support for SB 365. For more information, please contact Ruth Maiorana, MACHO Executive Director at rmaiora1@jhu.edu or 410-937-1433.

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¹ Data from the 2021 American Community Survey. Retrieved from [Kaiser Family Foundation](#)

² The Uninsured and the ACA: A Primer – Key Facts about Health Insurance and the Uninsured amidst Changes to the Affordable Care Act. Retrieved from [Kaiser Family Foundation](#)

³ <https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/>

⁴ <https://www.aarp.org/money/credit-loans-debt/info-2018/the-high-cost-of-cancer-treatment.html>

⁵ Creedon, TB, Zuvekas, SH, Hill, SC, Ali, MM, McClellan, C, Dey, JG. Effects of Medicaid expansion on insurance coverage and health services use among adults with disabilities newly eligible for Medicaid. *Health Serv Res.* 2022; 57(Suppl. 2): 183- 194. doi:[10.1111/1475-6773.14034](https://doi.org/10.1111/1475-6773.14034)