



# Welfare Advocates

Founded 1979

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## Senate Bill 365 Health Insurance – Qualified Resident Enrollment Program (Access to Care Act)

Senate Finance Committee  
February 15, 2023

### Support with Amendment

*Welfare Advocates is a statewide coalition of social service organizations, advocacy groups, faith communities, and community members, whose mission it is to educate about and advocate for an adequate safety net and public policies that support families moving towards economic stability.*

**Welfare Advocates supports with amendment SB 365**, which requires Maryland to apply for a State Innovation Waiver to establish a qualified resident state subsidy program, and also allows all Marylanders - regardless of immigration status - to access health insurance through the Maryland Health Benefit Exchange. WA supports an amendment to ensure that newly qualified individuals will receive the same subsidy rate as all other individuals covered under the Affordable Care Act.

**SB 365 allows more Marylanders to have access to affordable, quality health care.** Although Maryland embraced opportunities presented by the passage of Affordable Care Act to expand access to health insurance, there are still significant gaps in access to care. Over 275,000 undocumented immigrants in Maryland are ineligible to buy health insurance on the Maryland Health Benefit Exchange, making up a considerable number of the 6% of Marylanders who are uninsured.<sup>1</sup> As a state that champions innovations in health care, we must ensure that no Marylander falls into illness, poverty, or financial crisis because they lack access to health insurance. Maryland must join other states in establishing a comprehensive program to extend health care coverage to immigrants regardless of their documented status.

**Increasing access to health care will generate cost savings to the state, and create healthier neighborhoods and communities.** Studies demonstrate that individuals who are uninsured have higher rates of illness, die younger, and are often only one emergency department visit away from a financial crisis. Consequently, when uninsured Marylanders are forced to utilize emergency departments to access primary care services, there exists a corresponding increase in costs to the state in uncompensated and undercompensated care. This impact is born disproportionately by Black and Latino Marylanders due to their exclusions from health care coverage, and if our neighbors are unable to access needed health care, it hurts our overall public health.

**The Access to Care Act is a step towards ending health care disparities and marginalization of immigrant communities.** Welfare Advocates believes that all Marylanders should have access to affordable health care coverage, and the Access to Care Act is a critical step to improve the health and safety of immigrant Marylanders.

**WA appreciates your consideration, and respectfully urges a favorable with amendments report on SB 365.**

Submitted by Lisa Klingenmaier, *Chair of Welfare Advocates*

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<sup>1</sup> US Census. American Community Survey. 2021.

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