

SB0365_ Jo Shifrin_ FWA
Date of Hearing: February 15, 2023
Jo Shifrin
Bethesda, MD 20817

TESTIMONY ON SB0365 - POSITION: FAVORABLE with Amendments
Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)

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

FROM: Jo Shifrin

My name is Jo Shifrin. I am a resident of District 16. I am submitting this testimony in support with amendments of SB0365, Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)

I have a graduate degree in public health, and I care deeply about health care being available to all Marylanders. Judaism teaches us to value life and health, to honor our parents, to care for children. It also calls for fair treatment of workers, including the commandment in Deuteronomy 24:14 to “not oppress the hired laborer who is poor and needy.” Our sacred texts insist that we look to our own historical experiences of being outsiders in many countries into compassion for those experiencing the same today.

The Affordable Care Act has allowed nearly 30 million people across the United States to gain access to affordable health care. People who don’t have health insurance are much more likely to delay seeking care. When they do seek medical care, they are sicker, they are hospitalized at a higher rate, and are less likely to be cured and die younger than the insured population. As a hospital and medical school administrator I saw first hand those patients who, without insurance, showed up in the emergency room when they were extremely ill. As residents of Maryland, I believe we are obligated to make sure that those of us not born in this country are as safe, and as healthy, as those of us who are.

In Maryland, there are approximately 275,000 undocumented immigrants who are not currently eligible to purchase insurance through the Maryland Health Exchange, despite the fact that they paid more than \$240 million in federal, state, and local taxes. Many of them are Black and Brown residents who hold low income jobs and who are the frontline workers who have kept businesses open during the pandemic. This bill should provide State premium assistance and cost-sharing subsidies to limit out of pocket costs for all Marylanders, regardless of immigration status.

SB0365, with amendments, will reduce health care disparities in our immigrant communities and will make Maryland a safer and healthier place for all of us by:

- Reducing costly emergency room visits
- Helping workers and their families to have access to primary care, resulting in higher rates of early detection and better long term management of chronic diseases
- Helping to prevent the spread of Covid-19 and other infectious diseases by providing access to care, vaccinations, and medication.

Please support healthcare for immigrants and their families. **I respectfully urge this committee to return a favorable with amendments report on SB0365.**