



MARYLAND
CATHOLIC
CONFERENCE

February 15th, 2023

SB 365

Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)

Senate Finance Committee

Position: Favorable

The Catholic Conference is the public policy representative of the three (arch)dioceses serving Maryland, which together encompass over one million Marylanders. Statewide, their parishes, schools, hospitals, and numerous charities combine to form our state's second largest social service provider network, behind only our state government.

Senate Bill 365 would alter the purpose of the Maryland Health Benefit Exchange Fund to include the provision of funding for the establishment and operation of the Qualified Resident Enrollment Program; requiring the Maryland Health Benefit Exchange to establish and implement the Program to allow qualified residents to obtain coverage, facilitate the enrollment of qualified residents in qualified health plans, and, based on the availability of funds, provide premium assistance and cost-sharing reductions to qualified residents.

In Maryland, over 275,000 undocumented immigrants are ineligible for care through the Maryland Health Exchange. Multiple states have established comprehensive care programs to extend coverage to immigrants regardless of their immigration status. This has had the highest impact on Black and Latino residents, who have become sicker, hospitalized at higher rates, and die younger as they are forced to face life or death situations due to their exclusion in programs such as the Affordable Care Act.

The Access to Care Act is a step toward ending healthcare disparities for immigrant communities in Maryland. It would ensure access to primary care, resulting in higher early detection rates and better long-term management of chronic diseases and serious illnesses. It would decrease the amount of costly emergency room visits and mortality rates.

The Conference appreciates your consideration and respectfully urges a **favorable** report for Senate Bill 365.