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SB 365
Health Insurance – Qualified Resident Enrolment Program (Access to Care Act)
Hearing of the Senate Finance Committee
February 15, 2023
1:00 PM

SUPPORT WITH AMENDMENTS

The Public Justice Center (PJC) is a not-for-profit civil rights and anti-poverty legal services organization which seeks to advance social justice, economic and racial equity, and fundamental human rights in Maryland. **PJC strongly supports SB 365 with amendments.** Our Health and Benefits Equity Project advocates to protect and expand access to healthcare and safety net services for Marylanders struggling to make ends meet. We support policies and practices that are designed to eliminate economic and racial inequities and enable every Marylander to attain their highest level of health. SB 365 would expand eligibility for the Maryland Health Benefit Exchange (MHBE) to include all Marylanders who meet standard Affordable Care Act eligibility, regardless of their immigration status. SB 365 would also create a subsidy program to cover new enrollees.

The COVID-19 pandemic exposed and worsened existing health disparities and inequities in healthcare access. One of the most glaring disparities is the lack of health insurance coverage available to immigrants depending on their immigration status. The current state and federal laws that prevent certain categories of immigrants from participating in the marketplace has the effect of gatekeeping healthcare from 275,000 undocumented immigrants residing in Maryland and places them at great risk of chronic illness and other health complications. SB 365 attempts to correct this inequity by expanding access to the MHBE to all Marylanders who would otherwise be eligible but for immigration status. This would not only allow immigrant communities to access health insurance to cover needed care, but it would also allow immigrants who are low-income to qualify for subsidies to offset the cost of health insurance coverage.

For the purposes of equity, PJC supports an amendment that ensures newly qualified individuals will receive the same subsidy rate as all other individuals covered under the Affordable Care Act.

SB 365, if passed, would carve a pathway towards comprehensive and affordable health care and good health outcomes for immigrant communities in Maryland. For these reasons, the Public Justice Center urges the committee to issue a **FAVORABLE** report for **SB 365 with the amendment above.** If you have any questions about this testimony, please contact Ashley Black at 410-625-9409 x 224 or blacka@publicjustice.org.

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