



Center for Salud/Health and Opportunity for Latinos

Johns Hopkins Centro SOL

Mason F. Lord Bldg, Center Tower Suite 4200

5200 Eastern Avenue, Baltimore MD 21224

410.550.1129 | centrosol@jhmi.edu | www.jhcentrosol.org

Testimony: FAVORABLE WITH AMENDMENT for SB 365
Insurance - Qualified Resident Enrollment Program (Access to Care Act)
Senate Finance Committee
February 15, 2023

Centro SOL, the center for *Salud*/Health and Opportunity for Latinos at Johns Hopkins, is pleased to support SB365/HB363.

Centro SOL is a Baltimore-based organization committed to promoting equity in health and opportunity for Latinos by developing patient and community-centered programs focused on physical and mental health, as well as clinical care innovations. Please note that while Centro SOL is partnered with Johns Hopkins University, this testimony does not necessarily represent the views of the University.

Latinos continue to have the highest uninsured rates of any racial or ethnic group within Maryland, despite an overall decrease in uninsured rates in the state. The Kaiser Family Foundation reported in 2019 that 21.4 percent of Hispanics in Maryland were uninsured, compared to 3.8 percent for non-Hispanic whites.¹ The high rate of uninsured Hispanic individuals can be partly attributed to the systematic exclusions certain immigrants face from federal health insurance programs. Some immigrants can participate in these programs, but undocumented immigrants and DACA recipients are still not eligible.

Maryland is more diverse now than when the Affordable Care Act was first enacted in 2010. As of 2017, two hundred and seventy-five thousand undocumented immigrants reside in Maryland, accounting for about 5% of Maryland's population.² Further, one in five workers in Maryland is an immigrant. Their work and entrepreneurship contribute to Maryland's economic growth and vitality. Despite the profound contributions immigrants make to the state, their essential role in the Maryland workforce, and millions in contributions to the economy through federal, state, and local taxes - they are still ineligible for the Affordable Care Act. Even when they meet all other basic eligibility requirements, many cannot buy health coverage from the State's Marketplace because of their immigration status.

Changing the State's law to extend access to health care to immigrants who are not eligible due to immigration status is a necessary next step to meet the health needs of immigrants.

SB365 is critical legislation for our undocumented community and a sound policy for the state. SB365 addresses critical health disparities faced by the immigrant community in Maryland by expanding the Affordable Care Act to all Marylanders who meet the regular eligibility, regardless of their

¹ Kaiser Family Foundation, Uninsured Rates for the Nonelderly by Race/Ethnicity, <https://www.kff.org/uninsured/state-indicator/nonelderly-uninsured-rate-by-raceethnicity/?currentTimeframe=0&selectedRows=%7B%22states%22:%7B%22maryland%22:%7B%7D%7D%7D&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>

² Jens Manuel Krogstad, Jeffrey S. Passel, and D'Vera Cohn, 5 Facts About Illegal Immigration in the U.S., (Washington, DC: Pew Research Center, June 2019), <https://www.pewresearch.org/fact-tank/2019/06/12/5-facts-about-illegal-immigration-in-the-u-s/>



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immigration status. SB365 also establishes a State Subsidy Program to ensure newly covered individuals have the funding to receive care. Expanding access to health insurance will allow individuals to seek timely care, reduce emergency room visits and hospital admissions for preventable care, and improve readiness to face health emergencies.³

We support SB365 because we know it will improve the lives of people like Maria and Julian. Maria, 38, has lived in Baltimore for more than 15 years. She married Julian, 42. Maria and Julian both work full time, they purchased their home in Baltimore, and they file their taxes yearly. They do not qualify for health insurance. When they get sick, they pray they will not need to go to the doctor. They have heard stories about people paying thousands of dollars for care, and they are terrified about having to go to court just because they did not have health insurance to cover the cost of necessary health care. Their lack of health insurance has also limited their access to preventative care since they arrived in the US. Having access to health insurance would allow people like Maria and Julian to have access to preventative care, sick visits, and timely management of chronic conditions, ultimately allowing them to live healthier lives and continue making meaningful contributions to their vibrant communities.

We support an amendment that number A (5) on page 7: "That provides State premium assistance and cost-sharing reduction subsidies for Qualified Residents that seek to attain the same level of health plan affordability and limit on out of pocket costs experienced by all other health plan purchasers on the exchange."

This legislation aligns Maryland with its values of protecting health and treating all people with dignity, respect, and care. For all the reasons above, Centro SOL urges a favorable with amendment report of Senate Bill 365 and thanks Senator Lam for his sponsorship of this critical legislation.

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Monica Guerrero Vazquez, MS, MPH
Executive Director
Centro SOL

Sarah Polk, MD, ScM
Co-Director, Centro SOL
Associate Professor of Pediatrics
Johns Hopkins University School of Medicine

Maria Ruiz
Centro SOL Policy Group Coordinator
MPH Candidate
Johns Hopkins Bloomberg School of Public Health

Joshua Sharfstein, MD
Centro SOL Policy Group
Professor of the Practice in Health Policy and Management
Johns Hopkins Bloomberg School of Public Health

³ Kaiser Family Foundation, Health Coverage and Care for Immigrants, (Washington, DC: Kaiser Family Foundation, December 2017), <https://www.kff.org/disparities-policy/fact-sheet/health-coverage-of-immigrants>.