



TESTIMONY TO THE SENATE FINANCE COMMITTEE

SB 0365: Health Insurance- Qualified Resident Enrollment Program (Access to Care Act)

POSITION: Support

BY: Nancy Soreng, President

DATE: February 15, 2023

The League of Women Voters Maryland supports **Senate Bill 0365: Access to Care Act**. This bill's passage would be **an important step towards ending healthcare disparities, by enabling all qualified Marylanders, regardless of immigration status, to obtain health insurance through the Maryland Health Benefit Exchange.**

The League supports a system for undocumented immigrants already in the country to earn legal status, including citizenship. The League also believes that **health care is a human right, that every U.S. resident should have access to quality health care, and that increasing access to health insurance is an important step in preventing and reducing poverty.**

Over 275,000 undocumented immigrants in Maryland are currently ineligible to purchase health insurance through the Health Benefit Exchange. They are also ineligible for Medicaid or MCHP coverage, and most work at low-paying jobs that do not offer employer-sponsored coverage. Without health insurance, patients can be unable to access the health services they need. **In desperation, they may go to overburdened hospital Emergency Departments for non-emergency care, which can lead to unmanageable medical debt for them, and to our state's shocking distinction as having the longest Emergency Department wait times in the nation.**¹

Any measure to allow more residents easier access to needed care will improve the medical system for everyone. Without timely access to appropriate diagnosis and treatment, small medical issues become large ones. Untreated coughs can become pneumonia. A small lump in a woman's breast can, if undiagnosed and allowed to progress, lead to fatal metastatic breast cancer. Without health insurance to pay for appropriate medications, untreated diabetes can result in leg amputation.

¹ <https://www.thebaltimorebanner.com/community/public-health/maryland-emergency-room-wait-times-E4L6LFRTBRCLPEXKXQILOODOUY/>

But if patients are able to receive regular, appropriate, cost-effective medical care from a primary care provider- including needed lab tests, imaging, and medications- they will be much less likely to need emergency care in an ER.

Undocumented immigrants have been among the frontline workers hardest hit during the Covid pandemic, as their work, housing, and transportation situations put them at very high risk for exposure.

Undocumented immigrants pay taxes. In 2018 in Maryland, they paid almost \$375 million in federal and \$242 million in state and local taxes², thus helping fund programs such as Medicare and Social Security, despite being unable to benefit from them.

Immigration status is not a barrier to many state benefits. Undocumented immigrants already qualify for in-state tuition rates at state colleges and universities, can obtain Maryland driver's licenses, and with an ITIN are eligible for the Earned Income Tax Credit.

As a society, we are only as safe and healthy as the most vulnerable among us. Every Maryland resident needs access to equitable, affordable healthcare, and for that reason the League and its 1,500+ members urge the committee to give a favorable report to Senate Bill 365.

² <https://www.americanimmigrationcouncil.org/research/immigrants-in-maryland>