



Date of Hearing: February 15, 2023

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**TESTIMONY ON SB0365 - POSITION: FAVORABLE WITH AMENDMENTS**

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

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

**FROM:** Jewish Community Relations Council of the Jewish Federation of Howard County, Betsy Singer and Laura Salganik, Co-chairs

**The JCRC is submitting this testimony in support with amendments of SB0365, Access to Care Act.**

As Jews, we have known what it is to be an outsider, to be treated as second class citizens, and far, far worse. In the Bible, the following is repeated numerous times, “ *When strangers reside with you in your land, you shall not wrong them. The sojourners who reside with you shall be to you as your citizens; you shall love them as yourself, for you were strangers in the land of Egypt.* — Leviticus 19:33-34. We know as descendants of immigrants and that it is unconscionable to deny health care access on account of immigration status (or non-status). Health care for all should mean health care for all.

Since its establishment in 2010, the Affordable Care Act has granted 28 million people across the country access to affordable care. However, more than 275,000 undocumented immigrants in Maryland are ineligible for care through the Maryland Health Benefit Exchange. This bill will right that wrong.

Greater access to healthcare would reduce emergency room visits and mortality rates, as well as increase rates of early detection and improve the long-term management of chronic diseases and serious illnesses. This legislation would make our state a safer, healthier place for all by reducing health inequities.

Black and Latino residents become sicker, are hospitalized at higher rates, and die younger as they are forced to face life or death situations due to their exclusion from programs such as the Affordable Care Act. Everyone in Maryland faces the consequences of undocumented residents being denied healthcare.

The specific amendment we recommend is in Section V - add a number A (5): "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."

**We respectfully urge this committee to return a favorable with amendments report on SB0365.**