



# END MEDICAL DEBT MARYLAND

Testimony on SB365/HB588  
Access to Care Act of 2023

## **Position: Favorable with Amendments<sup>1</sup>**

To Members of the Senate Finance Committee and House Health & Government Operations and Senate Finance Committees,

We are End Medical Debt Maryland, a statewide coalition of nearly 70 organizations and dozens of volunteers. Our members are labor unions, faith leaders, patients, health justice advocates, consumer rights proponents, lawyers, healthcare workers, and community members impacted by medical debt. Collectively, we represent over 350,000 Marylanders. Our coalition's goal is clear: we fight for legislation that will ultimately end medical debt. **We endorse SB365/HB588**, Access to Care Act, and we urge the committees to issue a FAVORABLE report.

This legislation would open up the Maryland Health Benefit Exchange (ACA Coverage) to all Marylanders who meet the regular ACA eligibility, regardless of their immigration status, and create a subsidy program that would have the funds necessary to cover new enrollees.

Having access to health insurance through the Maryland Health Benefit Exchange and a subsidy program will enable more Marylanders who are immigrants to afford health insurance. **Expanding affordable health insurance to all Marylanders is an important step towards our Coalition's ultimate goal to end medical debt.** We believe it is crucial that the State expands the Maryland Health Benefit Exchange because it will allow immigrants to have a health insurance plan that is not necessarily linked to their employment status. Affordable healthcare should be accessible to all Marylanders no matter their immigration or employment status.

## **BACKGROUND**

In Maryland, there are over 275K undocumented immigrants who are ineligible for care through the Maryland Health Exchange. Multiple states across the country have

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<sup>1</sup>**Proposed Amendment:** 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."

established comprehensive care programs to extend coverage to immigrants regardless of their immigration status. This has had the highest impact in Black and Latino residents, who have become sicker, have been 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.

## **WHY SB365/HB588 MATTERS TODAY**

The Access to Care Act is a step toward ending healthcare disparities for immigrant communities in Maryland. With this bill, Maryland would become a safer and healthier place for all its residents. It would ensure that individuals have access to primary care, resulting in higher rates of early detection and better long term management of chronic diseases and serious illnesses. It would decrease the amount of costly emergency room visits and mortality rates. We urge a **favorable** report for **HB1035/SB728** with an amendment to create a subsidy program.

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*Submitted on behalf of End Medical Debt Maryland*