



MID-ATLANTIC ASSOCIATION OF  
COMMUNITY HEALTH CENTERS

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TO: The Honorable Melony Griffith, Chair  
Members, Senate Finance Committee  
The Honorable Clarence K. Lam

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DATE: February 15, 2023

RE: **SUPPORT** – Senate Bill 365 – *Health Insurance – Qualified Resident Enrollment Program (Access to Care Act)*

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On behalf of the Maryland State Medical Society and the Mid-Atlantic Association of Community Health Centers, we submit this letter of **support** for Senate Bill 365. Senate Bill 365 requires the Maryland Health Benefit Exchange (MHBE), in consultation with the Insurance Commissioner and as approved by the MHBE Board, to submit a federal State Innovation Waiver application by July 1, 2024, to establish a Qualified Resident State Subsidy Program. The application must include a request for a federal pass-through funding to allow “qualified residents” to obtain coverage, including State premium assistance and cost-sharing reductions. If the waiver is approved, MHBE, in consultation with the Commissioner and as approved by the MHBE Board, must establish and implement the program.

Maryland has worked hard to provide health insurance coverage to its residents, resulting in an uninsured rate of approximately six percent. However, for those still without coverage, they face uncertainty and too often receive care in settings inappropriate for their condition, such as emergency departments, or only after their condition has worsened and more expensive and invasive treatment is necessary. Access to primary care and other health care services will ensure that our undocumented immigrant children, youth, and adults live better, healthier, and more productive lifestyles that ultimately help our communities.

For these reasons, we urge a favorable vote on Senate Bill 365.