

## Testimony on behalf of the Greater Bethesda Chamber of Commerce

In Support of
Senate Bill 365—Health Insurance—Qualified Resident Enrollment Program (Access to. Care Act)

Wednesday, February 15, 2023 Senate Finance Committee

The Greater Bethesda Chamber of Commerce (GBCC) was founded in 1926. Since then, the organization has grown to more than 550 businesses located throughout the Greater Bethesda area and beyond. On behalf of these members, we appreciate the opportunity to provide written comments on Senate Bill 365—Health Insurance—Qualified Resident Enrollment Program (Access to Care Act).

The Greater Bethesda Chamber has been a long-time supporter of policy measures aimed at increasing access to health care for our members and other small businesses. Because of the high cost of health care in the United States, small businesses and nonprofits are often unable to provide employer-funded health insurance plans for employees. Senate Bill 365 requires the Maryland Health Benefit Exchange, together with the Maryland Insurance Administration, to submit a federal State Innovation Waiver to seek to establish a Qualified Resident State Subsidy Program and request federal pass-through funding to allow "qualified residents" to obtain coverage, including state premium assistance and costing-sharing reductions. This bill would increase access to health care services for individuals, regardless of immigration status, who may not be eligible for other coverage.

For this reason, we enthusiastically support Senate Bill 365 and urge a favorable vote.