

Date of Hearing: February 15, 2023

Amy L. Ruddle  
Silver Spring, MD 20901

**TESTIMONY ON SB#0365 - 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:** Amy L. Ruddle

**My name is Amy Ruddle, and I am a resident of District 20. I am submitting this testimony in support of with amendments SB#0365, the Access to Care Act.**

I am a small business owner, a member of and volunteer for the Montgomery County National Alliance on Mental Illness, and I attend Temple Emanuel Synagogue in Kensington, Maryland. Today, I am urging you to pass the Access to Care Act with amendments to ensure that all Marylanders have access to the highest attainable standard of health services. No one should get sick or die because of their income or their immigration status.

A major reason I support this bill is because of my values, which are closely aligned with Jewish tradition. We are told 36 times in the Torah that it is essential to welcome the stranger and to treat them with care, compassion, love, and in the same way we would treat individuals who are not strangers to us. Throughout Jewish history, we have mostly lived in the diaspora, meaning we are strangers in a strange land, so it is imperative to me that I do all that I can to ensure that individuals not born into my community receive the same support that I do. It is my firmly held belief that everyone in my community deserves to be safe and healthy, regardless of their immigration status, and passing the Access to Care Act would help do that.

Before becoming a small business owner, I was a political scientist with expertise in Latin American and Chinese politics. I learned through my work of the desperate situations that many individuals around the world find themselves, and the political dynamics beyond their control that force them to seek a life outside of the nations of their birth. I interviewed people in Peru who had to travel for hours to simply seek treatment for a broken arm or were consistently unable to afford diabetes medications. If individuals are living in Maryland, it is deserve access to affordable medical care.

Lastly, I speak to you as someone who can say that the Affordable Care Act changed my life for the better, and in many ways, has saved my life. As a person with multiple mental health diagnoses who has struggled for over twenty years to manage them, I was someone with a preexisting condition who could not afford private health insurance, so I always sought salaried employment with health insurance to ensure I was able to receive the treatments and medications I needed to live a healthy and successful life. The jobs I held were frequently detrimental to my health and wellbeing, but I didn't have another option. The ACA gave me the freedom to be employed in a way that best allows

me to manage my health and my life, and I have flourished. Furthermore, I have been a recipient every year of cost-sharing reduction subsidies, which has allowed me to afford my insurance plan; I believe all Marylanders deserve this too.

In closing, I believe that all Marylanders deserve equitable access to affordable health care, and that their access should not be determined by their income level or their immigration status. Any individual should be allowed to purchase a qualified health plan through the exchange if they meet the regular ACA eligibility. Allowing this would not only help individuals live safer, healthier, more stable lives, and would but would contribute to the healthiness of our community overall. Furthermore, it is imperative that an amendment to this bill be included that would ensure access to healthcare is similarly affordable for all Marylanders, regardless of immigration status, so that everyone can access premium assistance and cost-sharing reduction subsidies. It is for all these reasons that **I respectfully urge this committee to return a favorable with amendments report on SB#0365.**