



Maryland
Hospital Association

**Senate Bill 365 -
Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)**

Position: *Support*
February 15, 2023
Senate Finance Committee

MHA Position

On behalf of the Maryland Hospital Association's (MHA) 60 member hospitals and health systems, we appreciate the opportunity to comment in support of Senate Bill 365. Broad-based, affordable, and comprehensive health insurance is integral to hospitals' ability to deliver high-quality care. It also is key to the state's success under the Total Cost of Care Model.

Maryland hospitals are strong proponents of the state's efforts to expand health care coverage, including through Medicaid and subsidized individual and small group health plans through the Maryland Health Benefit Exchange (MHBE). Yet, we know many Marylanders remain uninsured. These individuals are often forced to seek care in emergency departments when their medical conditions should have been addressed long before they experience an emergency.

MHBE estimates that as of 2019 approximately 357,000 individuals remain uninsured in Maryland, approximately 35% whom are either ineligible for coverage through Medicaid or the individual market due to immigration status (about 115,900 individuals). SB 365 closes the loop on this population and ensures affordability for the available options.

Additionally, MHBE projects this coverage expansion can reduce overall individual market premiums. By their own estimates, the subsidy program envisioned in SB 365 could result in reductions of about 2 to 4% per year.

As part of the focus on affordability, we also encourage policymakers to address any barriers to accessing meaningful and comprehensive health care coverage. Enhanced health insurance literacy efforts are critical in light of growing consumer cost-sharing requirements in commercial health insurance plans.

For more information, please contact:
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