

**HEALTH CARE FOR THE HOMELESS TESTIMONY**  
**FAVORABLE WITH AMENDMENT**  
**SB 365 – Health Insurance - Qualified Resident Enrollment Program**  
**Access to Care Act**

**Senate Finance Committee**  
**February 15, 2023**



Health Care for the Homeless strongly supports SB 365, which opens up the Maryland Health Benefit Exchange (Affordable Care Act Coverage or “ACA”) to all Marylanders who meet the regular ACA eligibility, regardless of their immigration status. Among other things, the bill also establishes a State Subsidy Program to ensure newly covered individuals have the funding to receive care. Last year, Health Care for the Homeless strongly supported bills to make qualified residents, regardless of immigration status, eligible for health plans under the Maryland Health Benefit Exchange Fund, as well as establish and provide funding for a state subsidy program as well as expand Medicaid to people who are pregnant and post-partum regardless of immigration status. This bill is a logical continuation of that work and we stand in strong support of these efforts to expand health care access to everyone. For Health Care for the Homeless, *health care is a human right*.

While the Affordable Care Act has shown transformative health outcomes for people across the country, this lifesaving policy has been categorically denied to Marylanders who are undocumented. Health care is a human right and should never depend on a person’s immigration status.

As a federal qualified health center, treating all people regardless of immigration status, at Health Care for the Homeless we seen firsthand that denial of health insurance coverage due to immigration status has tremendously negative consequences. Over the past two years, we have seen an exponential increase in the number of clients present who are undocumented – oftentimes we see these clients through our pediatrics department. For our clients, access to this oftentimes life-saving care is both critical to public health and is also an issue of fundamental human rights. Health coverage must be made accessible for everyone regardless of immigration status.

Generally, denial of health coverage leads to [poorer health outcomes](#). Barriers to health coverage, and outright exclusions, have far-reaching implications — from missed early cancer diagnoses to reduced medication adherence for treatable conditions — that causes unnecessary suffering in families.

People without health insurance are more likely to skip preventive services and are less likely to obtain regular health care. Adults who are uninsured are over three times more likely than insured adults to say they have not had a visit about their own health to a doctor or other health professional’s office or clinic in the past 12 months.<sup>1</sup> People who are uninsured are also less likely to seek medical care when they have a health problem. One in five (20%) uninsured adults say that they went without needed care in the past year because of cost compared to 3% of adults with private coverage and 8% of adults with public coverage.<sup>2</sup>

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<sup>1</sup> [The Uninsured and the ACA: A Primer – Key Facts about Health Insurance and the Uninsured amidst Changes to the Affordable Care Act – How does lack of insurance affect access to care? – 7451-14 | KFF](#)

<sup>2</sup> Id.

Because uninsured people are less likely than those with insurance to obtain regular medical care, they are more likely to have negative health consequences. This can include having an increased risk of being diagnosed at later stages of diseases, including cancer, and have higher mortality rates than those with insurance.<sup>3</sup>

While safety net providers, like Health Care for the Homeless, are crucial in providing care to people who are uninsured, and particularly people who are undocumented, the safety net system does not nearly close the gap in care for the uninsured.<sup>4</sup>

No one should get sick or die because they are poor or undocumented. Health care is a human right. A person's immigration status should never, under any circumstances, determine the ability to receive affordable and high-quality health care. As a matter of public health and a matter of fundamental human rights, health insurance through the Exchange must be extended to all qualified residents regardless of immigration status.

*For the purposes of equity, we stand with our fellow advocates in supporting an amendment that ensures newly qualified individuals will receive the same subsidy rate as all other individuals covered under the Affordable Care Act.*

**We urge a favorable with amendment report on SB 365.**

*Health Care for the Homeless is Maryland's leading provider of integrated health services and supportive housing for individuals and families experiencing homelessness. We deliver medical care, mental health services, state-certified addiction treatment, dental care, social services, housing support services, and housing for over 10,000 Marylanders annually at sites in Baltimore City and Baltimore County.*

*Our Vision: Everyone is healthy and has a safe home in a just and respectful community.*

*Our Mission: We work to end homelessness through racially equitable health care, housing and advocacy in partnership with those of us who have experienced it.*

*For more information, visit [www.hchmd.org](http://www.hchmd.org).*

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<sup>3</sup> Id.

<sup>4</sup> Id.