Date of Hearing: February 15, 2023

Charles M. Koplik
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TESTIMONY ON SB0365 - 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: Charles M. Koplik

My name is Charles M. Koplik. I am a resident of District 21. I am submitting this testimony in support with amendments of SB0365, Access to Care Act.

I am a member of the Jewish Community Relations Council (JCRC) and chair its Anti-Racism Team. In addition, I serve as Executive Vice President of the Jewish Federation of Howard County, and I am a member of Temple Isaiah of Fulton.

Our sacred texts insist that we turn our own historical experiences of being outsiders in many foreign lands into compassion for those experiencing the same today. As Jews and as human beings, we are obligated to make sure that those of us who were not born in our community are as safe, and as healthy, as those of us who were.

As a descendent of immigrants, myself, I know how important certain basic rights are. Everyone should have access to the highest attainable standard of health services. No one should get sick or die because of their income or immigration status. More than 40% of undocumented residents are uninsured. Opening up the Maryland Health Benefit Exchange to all Marylanders, regardless of immigration status, would reduce health inequities.

Black and Latino residents become sicker, are hospitalized at higher rates, and die younger as they are forced to face life or death situations due to their exclusion from programs such as the Affordable Care Act. Everyone in Maryland faces the consequences of undocumented residents being denied healthcare.

The specific amendment we recommend is in Section V - add a number A (5): "That provides State premium assistance and cost-sharing reduction subsidies for Qualified Residents that seek to attain the same level of health plan affordability and limit on out-of-pocket costs experienced by all other health plan purchasers on the exchange."

I respectfully urge this committee to return a favorable with amendments report on SB0365.