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HB 363 – Health Care Coverage for Undocumented Immigrants – Report

Position: Support

Thank you for the opportunity to provide written comments in support of House Bill 363. This bill requires the Maryland Health Benefit Exchange (MHBE) and the Maryland Department of Health to develop a report comparing options for offering affordable healthcare coverage to State residents who are ineligible for the Maryland Medical Assistance Program, the Maryland Children's Health Program, or qualified health plans through MHBE due to the individual's immigration status. **It is CareFirst's mission to promote the integration of a healthcare system that meets the healthcare needs of all the residents in Maryland, therefore we applaud the intent of this legislation and requirements of the report which are rooted in equity, affordability, and access to care.**

Undocumented immigrants likely experience adverse health outcomes directly related to their high risk of being uninsured. Often, they have limited access to employer-sponsored insurance and face eligibility restrictions preventing their ability to purchase individual health insurance plans offered through MHBE or enroll in Medicare, Medicaid, or the Children's Health Insurance Program. It is well documented that timely use of health care services is associated with better health outcomes. Inadequate health insurance coverage is one of the largest barriers to health care access for reasons such as high out-of-pocket medical care costs, which lead to individuals delaying or forgoing much-needed medical care. Data illustrates that uninsured adults are less likely to receive preventive services for chronic conditions such as diabetes, cancer, and cardiovascular disease. Similarly, children without health insurance coverage are less likely to receive appropriate treatment for conditions such as asthma or critical preventive services such as dental care, immunizations, and well-child visits that track developmental milestones (Healthy People 2030).

CareFirst strongly believes all people, regardless of their race, ethnicity, or citizenship status, deserve access to quality and affordable healthcare. The report described in House Bill 363 is an important first step in creating a pathway for undocumented immigrants in Maryland to obtain health insurance. We stand ready and willing to work with legislators, health departments, public health groups, and other stakeholders on the report outlined in House Bill 363. This legislation and subsequent report are the beginning of advancing a transformative healthcare experience for many of Maryland's undocumented residents.

We urge a favorable report.

About CareFirst BlueCross BlueShield

As the largest healthcare insurer in the Mid-Atlantic region, CareFirst provides health insurance products and administrative services to 3.6 million individuals and employers in Maryland, the District of Columbia and Northern Virginia. We participate in the individual, small group and large employer markets, as well as in Medicare and Medicaid. CareFirst is Maryland's only nonprofit health service plan and consistent with our not-for-profit mission, we are committed to improving the overall health of the communities we serve, and increasing the accessibility, affordability, safety, and quality of healthcare throughout our service area.

To learn more about CareFirst BlueCross BlueShield, visit our website at www.carefirst.com and our transforming healthcare page at www.carefirst.com/transformation, or follow us on [Facebook](#), [Twitter](#), [LinkedIn](#) or [Instagram](#).