

HEALTH CARE FOR THE HOMELESS TESTIMONY
IN SUPPORT OF
SB 806 – Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report

House Health and Government Operations Committee
March 30, 2023



Health Care for the Homeless strongly supports SB 806, which requires the Maryland Health Benefit Exchange and the Maryland Department of Health (“the Department”) to develop a report comparing options for offering affordable health care coverage to State residents who are ineligible for the Maryland Medical Assistance Program (“Medicaid”), the Maryland Children's Health Program, or qualified health plans due to the individuals' immigration status. As amended, SB 806 also requires that the report include options for dental care coverage as well. The inclusion of dental care is a critical part of the health care study and are pleased to see it in the amended bill.

History of Support

Last year, Health Care for the Homeless strongly supported the landmark bill, HB 1080, which expanded Medicaid to people who are pregnant and post-partum regardless of immigration status. The bill was groundbreaking in understanding the significant negative consequences of a person not having health coverage when they are pregnant or post-partum. We have appreciate working with the Department to implement this program and we have huge numbers of clients awaiting care due to this law going into effect. While we made huge strides in Maryland due to the passage of HB 1080, we must go further. *Everyone* deserves regardless of immigration and, as such, Medicaid must be expanding to *everyone* regardless of immigration status. This bill is a logical continuation of that work, taking the next step in gathering the data needed to understand the impact of coverage to all people who would have Medicaid but for their immigration status. For Health Care for the Homeless, *health care is a human right*. As such, we stand in support of HB 363.

As for the dental coverage inclusion, last year this body passed landmark legislation which would require Medicaid to provide full dental coverage to adults. At Health Care for the Homeless, we see the lifesaving benefits of oral health care every day. Without adult dental coverage under Medicaid, access to this lifesaving resource will remain out of reach for so many of the clients we serve, including undocumented immigrants. Particularly with the amendments to include dental care in the study, we strongly stand in full support of this bill.

Importance of Medicaid Expansion to Everyone Regardless of Immigration Status

Both Medicaid and the Affordable Care Act has shown transformative health outcomes for people across the country, but these lifesaving policies, particularly Medicaid, 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.

Generally, denial of health coverage leads to [poorer health outcomes](#). Barriers to Medicaid coverage, and outright exclusions from Medicaid, 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.¹ 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.²

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.³

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.⁴ For Health Care for the Homeless in particular, while we are a federally qualified health center that provides care for all people regardless of immigration status, we are primary care provider and generally cannot provide specialty care. We can treat people up to an extent, but if a person needs more specialized services, it is exceedingly hard to get them care.

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.

Nurse Manager Julia Davis detailed the stories of two clients, with almost identical health conditions, one with Medicaid and one without. These two clients both suffered strokes, with nearly identical consequences: both lost their ability to walk and needed intense care to improve their mobility. One man had Medicaid and the other man was an undocumented immigrant without any access to health insurance. For the man who had insurance through Medicaid, he got the treatment he needed. He came to us experiencing housing insecurity and is now housed, has his own apartment, follows multiple specialists and gets the care he needs for the after-effects of a stroke. His mobility is not perfect but is significantly improved and can lead a fulfilling life. For the man who is undocumented, he had no access to health insurance and but for his immigration status, he would be eligible for Medicaid. Because he was not able to access the follow up care for his stroke, unlike Nurse Davis' client with Medicaid, this client's health has deteriorated – he is paraplegic and has not gotten the care he needs to improve his mobility. He has to self-catheterize and gets frequent urinary tract infections because no access to catheters. Nurse Davis shares that we do the best we can to provide care at our clinic, but there is specialty care we cannot provide him. We refer to specialty care but there's only a certain amount of specialty care other providers are able to give for people without insurance. Nurse Davis also shares that the inability to access care leads to exponential consequences, not just in physical health but also mental health, such as depression and the inability to work due to lack of improved health has put him and his family

¹ [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](#)

² Id.

³ Id.

⁴Id.

in a perpetual experience of homelessness. As is evidenced by this story, the inability to access care doesn't just impact one individual, it has ripple effects for an entire family.

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, Medicaid must be extended to all qualified residents regardless of immigration status.

We urge a favorable report on SB 806.

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.