



THE SENATE OF MARYLAND
ANNAPOLIS, MARYLAND 21401

**Testimony in Support of SB 806
Maryland Health Benefit Exchange and Maryland Department of Health –
Health Care Coverage for Undocumented Immigrants –
Report (Access to Care Study)**

Good afternoon, Chair Pena-Melnyk, Vice-Chair Cullison and honorable members of the Committee. Thank you for this opportunity to present **SB 806 Maryland Health Benefit Exchange and Maryland Department of Health – Health Care Coverage for Undocumented Immigrants – REPORT.**

The bill directs the Maryland Health Benefit Exchange and the Maryland Department of Health to produce a report that investigates options for offering affordable health care coverage to all income-eligible Marylanders, regardless of immigration status.

Why do we need to look into this? It's a huge health equity issue. According to the Maryland Center on Economic Policy testimony, while 3% of white Marylanders and 5.6% of black Marylanders are uninsured - a whopping 21% of the Latino population is uninsured.

According to the Kaiser Family Foundation as many as 46% of the 275,000 undocumented people in Maryland have no healthcare coverage.

While Maryland has made significant progress in reducing our uninsurance rate over the last decade (we are down to 6% uninsured), the undocumented population makes up nearly 40% of our uncovered individuals.

There are a couple of reasons behind this: certain industries that employ immigrants are less likely to provide employer sponsored healthcare, undocumented individuals must currently purchase individual insurance outside of the Exchange, which has much higher rates, and income eligible low-income

immigrants who are not pregnant are not currently eligible for CHIP, Medicare or Medicaid.

This study is supported across the board by healthcare industry stakeholders including CareFirst, the Hospital Association and the Kennedy Krieger Institute. You can review their reasons for support in their written testimony.

The Access to Care Study continues the important work of the General Assembly in 2022 when it passed the Health Babies Equity Act. This Act expanded Medicaid coverage to all pregnant individuals regardless of their immigration status.

The Access to Care Study will examine the costs to the State for all qualified plan alternatives, including plans on the Health Benefit exchange, Medicaid programs, Children's Health Care Programs. The Study will identify the impact on the uninsured and detail implementation considerations. It will consider coverage options for all eligible individuals as well as options that are more limited in scope for children up to 21 years of age and seniors who are 65 or older. Study results will be available by October 31, 2023.

Thank you for your consideration of SB 806 and I respectfully ask for your favorable report.