



Senate Bill 365
Health Insurance – Qualified Resident State Subsidy Program
(Access to Care Act)
Finance Committee
February 15, 2023

Favorable with Amendment

Catholic Charities of Baltimore supports SB 728 which would require the State to apply for a State Innovation Waiver to establish a program that would permit the state to establish a qualified resident state subsidy program and to allow Marylanders, regardless of immigration status, to access healthcare insurance through the exchange.

Inspired by the Gospel to love, serve and teach, Catholic Charities provides care and services to improve the lives of Marylanders in need. For 100 years, Catholic Charities has accompanied Marylanders as they age with dignity, obtain empowering careers, heal from trauma and addiction, achieve economic independence, prepare for educational success and feel welcome as immigrant neighbors. We recognize the immense individual and public health benefits that occur when all residents have access to healthcare services.

In Maryland, over 275K undocumented immigrants are ineligible for care through the Maryland Health Exchange. Multiple states have established comprehensive care programs to extend coverage to immigrants regardless of their immigration status. This has had the highest impact on Black and Latino residents, who have become sicker, hospitalized at higher rates, and die younger as they are forced to face life or death situations due to their exclusion in programs such as the Affordable Care Act.

The Access to Care Act is a step toward ending healthcare disparities for immigrant communities in Maryland. It would ensure access to primary care, resulting in higher early detection rates and better long-term management of chronic diseases and serious illnesses. It would decrease the amount of costly emergency room visits and mortality rates.

For the purposes of equity, Catholic Charities supports an amendment that ensures newly qualified individuals will receive the same subsidy rate as their neighbors who are covered under the Affordable Care Act.

Submitted By: Regan Vaughan, Director of Advocacy