



## TESTIMONY IN SUPPORT OF SB 365

### Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)

Senate Finance Committee

February 15, 2023

*Submitted by Kali Schumitz and Mark Huffman, Co-Chairs*

#### Member Agencies:

211 Maryland

Baltimore Jewish Council

Behavioral Health System Baltimore

CASH Campaign of Maryland

Energy Advocates

Episcopal Diocese of Maryland

Family League of Baltimore

Fuel Fund of Maryland

Job Opportunities Task Force

Laurel Advocacy & Referral Services, Inc.

League of Women Voters of Maryland

Loyola University Maryland

Maryland Center on Economic Policy

Maryland Community Action Partnership

Maryland Family Network

Maryland Food Bank

Maryland Hunger Solutions

Paul's Place

St. Vincent de Paul of Baltimore

Welfare Advocates

#### Marylanders Against Poverty

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#### Marylanders Against Poverty (MAP) strongly supports SB 365 with amendments.

MAP promotes comprehensive, high-quality, culturally competent and fully-integrated health care that is available and accessible for all Marylanders, especially those living in or near poverty. Ensuring equitable health care is critical in eliminating disparities in health outcomes experienced by communities of color, women, LGBTQ people, immigrant communities and other underserved populations. SB365 represents an important milestone in our journey towards creating a resilient healthcare system, which impacted communities of color disproportionately.

The Affordable Care Act has allowed 28 million people across the country to gain access to affordable care. In Maryland, since the establishment of the Maryland Health Benefit Exchange (MHBE) in 2011, which allows individuals and small businesses to purchase affordable health coverage, our uninsured rate has almost halved from 12% to 6%. The MHBE is funded in part by a mandated diversion of premium tax revenues and in recent years it has not spent all of the mandated appropriations.

Although Maryland has taken bold steps toward ensuring everyone has access to care, the immigrant community has been left behind. Unfortunately, more than 275,000 undocumented immigrants in Maryland are ineligible for care through the Maryland Health Benefit Exchange due to their immigration status. Multiple states across the country have established comprehensive programs to extend coverage to immigrants regardless of their immigration status, and despite the profound cultural contributions immigrants make to the state, along with their essential role in the Maryland workforce and millions in contributions to society and the economy through federal, state, and local taxes - they are still ineligible for the Affordable Care Act.

SB365 addresses critical health disparities faced by the immigrant community in Maryland by expanding the Affordable Care Act to all Marylanders who meet the regular eligibility, regardless of their immigration status. SB365 also establishes a state subsidy program to ensure newly covered individuals have the funding to receive care.

Over the last several decades, the need for healthcare coverage has been a consistent priority for Maryland's immigrant community. Maryland has the fifth-highest percentage of the immigrant population - leaving one of the most significant percentages of residents left without care. SB365 is a crucial step in addressing access to care for all Marylanders.

SB365 is not only critical legislation for our undocumented community, but it is also sound policy for the state. According to the 2022 fiscal analysis for the same proposal, SB365 would reduce premiums in the individual market by 2.3% in the first year it is enacted. Furthermore, having access to the individual marketplace and a doctor will decrease the number of emergency room visits that uninsured individuals with illnesses make. Access to routine yearly checkups will ensure that our undocumented immigrant children, youth, and adults live better, healthier, and more productive lifestyles that ultimately make our communities more vibrant.

This common-sense legislation is uncontentious and aligns Maryland with its values of protecting life and treating all people with dignity, respect, and care.

For the purposes of equity, MAP supports an amendment that ensures newly qualified individuals will receive the same subsidy rate as all other individuals covered under the Affordable Care Act. **MAP appreciates your consideration and urges the committee to issue a favorable report with amendments for SB 365.**

***Marylanders Against Poverty (MAP)** is a coalition of service providers, faith communities, and advocacy organizations advancing statewide public policies and programs necessary to alleviate the burdens faced by Marylanders living in or near poverty, and to address the underlying systemic causes of poverty.*