

Dear Senate Finance Committee,

This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with CASA de Maryland. I am a resident of Maryland District 40, living in the Medfield neighborhood of Baltimore. **I am testifying in support of passing SB0365, the Access to Care Act, with amendments.** This bill:



- Opens up the MD Health Benefits Exchange (ACA Coverage) to all Marylanders who meet the regular ACA eligibility, regardless of their immigration status
- Establishes a State Subsidy Program to ensure newly covered individuals have the funding to receive care
- Requires the state to submit a state innovation waiver (under 1332 of the Affordable Care Act) to allow MD to make this change to eligibility.
- Provides (as amended) that any newly qualified set of individuals get the same subsidy as anyone who is currently covered.

Unfortunately, over 275,000 undocumented immigrants in Maryland are ineligible for care through the Maryland Health Exchange. The Access to Care Act would open the Maryland Health Benefit Exchange (ACA Coverage) to all Marylanders who meet the regular ACA eligibility, regardless of their immigrant status.

Our state and communities become stronger and more resilient when we expand health care coverage. Benefits of expanded coverage include:

- Increased access to primary care physicians that results in earlier detection of health problems and more stable long-term management of chronic diseases; this decreases the number of people who die at earlier ages from preventable causes.
- Greater access to primary care clinics and medical practices that results in reduced use of emergency departments (ED); this decreases the number seeking care at EDs and reduces the cost of ED care for all of us.

Finally, living without health insurance coverage of any kind can be incredibly stressful. Imagine worrying that a routine injury that requires stitches or imagery could leave you in significant medical debt. **Imagine worrying that something more severe (but still fairly common) like a work accident, appendectomy or other urgent surgery would lead to an overwhelming level of medical debt that you may never recover from financially. We must allow our neighbors to purchase coverage!**

It is for these reasons that I am encouraging you to vote **in support of passing SB0365 (Access to Care Act) with amendments.**

Thank you for your time, service, and consideration.

Sincerely,
Christina Nemphos
1301 W 42nd Street, Baltimore, Md 21204
Showing Up for Racial Justice Baltimore