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**Support SB 728:
Health Insurance – Qualified Resident State Subsidy Program (Access to Care Act)**

Background:

- Since the establishment of the Patient Protection and Affordable Care Act (ACA) in 2010, over 521,000 individuals have gained access to affordable health care in Maryland.¹
- Maryland's uninsured rate has declined by 50% since the Maryland Health Benefit Exchange (MHBE) was established in 2011.²
- Despite these advances, around 6% of Maryland's population remains uninsured.³
- Approximately 275,000 Marylanders (4.5% of the population)⁴ are undocumented residents, and nearly half of these residents are uninsured and currently ineligible for affordable plans offered by the MHBE.

The Issue:

- Health insurance saves lives. Patients without insurance are reported to have a 29% higher mortality rate relative to those who are uninsured.⁵
- The high cost of healthcare has caused many Americans to delay, avoid, or stop medical treatment altogether, resulting in a sicker population compared to other developed countries.
- Many uninsured residents delay care until the last possible moment due to lack of coverage. A 2019 Gallup poll found that 25% of Americans say they or a family member have delayed

¹ [New HHS Data Show More Americans than Ever Have Health Coverage through the Affordable Care Act](#)

² [Maryland health insurance marketplace: history and news of the state's exchange](#)

³ [Analysis of the Uninsured Population in Maryland](#)

⁴ [U.S. unauthorized immigrant population estimates by state](#)

⁵ [The Relationship of Health Insurance and Mortality: Is Lack of Insurance Deadly?](#)

medical treatment for a serious illness due to the costs of care.⁶ Similarly, one study found that nearly 30% of uninsured respondents reported delaying or avoiding care altogether due to costs.⁷

- Many undocumented residents must go without coverage and remain reliant on safety net clinics or hospitals as their primary source of healthcare.⁸
- Due to such delays in care, uninsured patients face more severe health problems in the long term which are far more costly for hospitals to treat.⁹
- On average, an undocumented adult resident will attend 1.7 annual doctor visits compared to 3.2 annual doctor visits for a documented adult. These medical visits are important for promoting health maintenance and disease prevention, which reduces the risk of developing more complex and costly chronic illnesses.¹⁰

What SB 728 Does:

- SB 728 opens the healthcare plans on the MHBE to all Marylanders who meet the regular requirements for ACA eligibility, regardless of immigration status.
- SB 728 would open the MHBE to all “qualified residents,” which include individuals who are not incarcerated or eligible for Medicaid, CHIP, Medicare, or employer-based coverage.
- SB 728 would create a state subsidy program for these qualified residents to ensure that plans offered through the MHBE are affordable for these residents.
- SB 728 would also require the MHBE to apply for a “Federal State Innovation Waiver” to obtain federal pass-through funding to offset the costs of the new state subsidy program.

What SB 728 Accomplishes:

- SB 728 improves access to healthcare by opening MHBE plans to uninsured Marylanders.¹¹
- SB 728 maximizes long-term health benefits for all Maryland residents by making affordable health plans offered through the MHBE available to all residents that are qualified.
- SB 728 would result in the enrollment of an estimated 52,000 newly eligible individuals in the initial years of the program.⁴
- SB 728 is estimated to reduce the uninsured rate in Maryland from 6% to 5.4%.¹⁰
- By expanding the insurance pool, SB 728 will reduce individual market premiums for plans on the MHBE by an estimated 2.3% in calendar year 2024 (and 3.9% by 2028) for *all* enrolled individuals.¹⁰
- Multiple other states, including CA,^{12,13} MA,¹⁴ OR,¹⁵ IL,¹⁶ NY,¹⁷ NC,¹⁵ WA,¹⁶ and DC,¹⁶ have established similar programs to extend specific health coverage to certain populations of undocumented residents.

⁶ [More Americans Delaying Medical Treatment Due to Cost](#)

⁷ [How does cost affect access to care?](#)

⁸ [Health Coverage of Immigrants](#)

⁹ [Is Affording Undocumented Immigrants Health Care a Radical Proposal?](#)

¹⁰ [Assessing Health Care Services Used By California's Undocumented Immigrant Population In 2010](#)

¹¹ [Maryland Health Benefit Exchange, Joint Chairmen's Report: Reinsurance Program Costs and the Provider Assessment](#)

¹² [California expands state healthcare to undocumented residents 50 and up](#)

¹³ [How immigrants can obtain health coverage](#)

¹⁴ [Mass. Should Expand Medicaid To Undocumented Immigrants](#)

¹⁵ [Undocumented kids get health care in six states, D.C.](#)

¹⁶ [Illinois Is First in the Nation to Extend Health Coverage to Undocumented Seniors](#)

¹⁷ [Challenges for immigrant health in the USA-the road to crisis](#)