

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 District 40, and a person lucky enough to have health insurance. Not everyone does. When I worked as a health insurance navigator, I met many folks who did not qualify for state-sponsored health insurance and were not offered an affordable plan through their work. They did not have any insurance. **I am testifying in support of Senate Bill 728: the Access to Care Act.**



The Access to Care Act will open the Maryland Health Benefit Exchange (ACA Coverage) to ALL Marylanders who meet the regular ACA eligibility requirements, regardless of their immigration status. The bill would establish a State Subsidy Program to ensure newly-covered individuals have the funding to receive care. Finally, it would require the state to submit a state innovation waiver (under §1332 of the Affordable Care Act) to allow Maryland to make this change to eligibility.

Right now, more than 275,000 undocumented immigrants in Maryland are ineligible for care through the Maryland Health Exchange. Without affordable health insurance, they experience exorbitant, unexpected medical costs. With such high costs, many may forgo treatment for broken ankles, chronic health issues like diabetes, and immediate, life-threatening infections like COVID-19. Immigrants in Maryland, many of whom are Black and Latinx residents, become sicker, are hospitalized at higher rates, and die younger as they are forced to face life or death situations due to their exclusion from programs like the Affordable Care Act. Who bears the cost of this situation? Not just the individual who gets sick! We all suffer. Our insurance costs go up to help offset the costs of caring for the extremely ill, uninsured people. Our society is deprived of the talents and energy of those sick individuals. As the pandemic continues to surge on, disproportionately impacting immigrant communities, ensuring that all Marylanders have access to care is more urgent than ever.

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.
- Access to care that provides more opportunities for COVID-19 testing and vaccination - a goal shared by both Governor Hogan and the Maryland General Assembly.

Research has shown that the ACA works as intended; a 2017 study found the ACA increased insurance coverage, access to care, and preventative care for its target population.¹ By denying undocumented immigrants access, we are denying them a service shown to improve health.

The immigrant community has worked tirelessly on the frontlines of the pandemic and has paid over \$240 million in federal, state, and local taxes. Our Maryland government must take steps to protect the health and safety of the immigrant community. Many states across the country have established comprehensive programs to extend coverage to immigrants regardless of their immigration status, yet Maryland has yet to take action in protecting our most vulnerable population. It is for these reasons that I am encouraging you to vote **in support of the Access to Care Act (SB 728).**

Thank you for your time, service, and consideration.

Sincerely,
Jan Kleinman
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Showing Up for Racial Justice Baltimore