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SB 728

Health Insurance – Qualified Resident State Subsidy Program (Access to Care Act)

Hearing of the Senate Finance Committee

March 2, 2022

1:00 PM

SUPPORT

The Public Justice Center (PJC) is a not-for-profit civil rights and anti-poverty legal services organization which seeks to advance social justice, economic and racial equity, and fundamental human rights in Maryland. Our Health Rights Project supports policies and practices that promote the overall health of Marylanders struggling to make ends meet, with the explicit goal of promoting strategies that work to eliminate racial and ethnic disparities in health outcomes. **PJC strongly supports SB 728**, which would expand eligibility for the Maryland Health Benefit Exchange (MHBE) to include all Marylanders who meet standard Affordable Care Act eligibility, regardless of their immigration status. SB 728 would also create a subsidy program to cover new enrollees.

The COVID-19 pandemic exposed and worsened existing health disparities and inequities in healthcare access. One of the most glaring disparities is the lack of health insurance coverage available to immigrants depending on their immigration status. The current state and federal laws that prevent certain categories of immigrants from participating in the marketplace has the effect of gatekeeping healthcare from 275,000 undocumented immigrants residing in Maryland and places them at great risk of chronic illness and other health complications. SB 728 attempts to correct this inequity by expanding access to the MHBE to all Marylanders who would otherwise be eligible but for immigration status. This would not only allow immigrant communities to access health insurance to cover needed care, but it would also allow immigrants who are low-income to qualify for subsidies to offset the cost of health insurance coverage.

SB 728, if passed, would carve a pathway towards quality and affordable health care and good health outcomes for immigrant communities in Maryland. For these reasons, the Public Justice Center urges the committee to issue a **FAVORABLE** report for **SB 728**. If you have any questions about this testimony, please contact Ashley Black at 410-625-9409 x 224 or blacka@publicjustice.org.