



TESTIMONY TO THE SENATE FINANCE COMMITTEE

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

POSITION: Support

BY: Nancy Soreng, President

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The League of Women Voters Maryland supports **Senate Bill 728: Health Insurance- Qualified Resident State Subsidy Program (Access to Care Act)**, which would allow all qualified individuals, regardless of immigration status, to enroll in a Qualified Health Plan offered through the Maryland Health Benefit Exchange. After submission of a Section 1332 State Innovation Waiver under the Affordable Care Act, a Qualified Resident State Subsidy Program would be established to provide premium assistance.

The League supports a system for unauthorized immigrants already in the county to earn legal status, including citizenship, by paying taxes, learning English, studying civics, and meeting other relevant criteria. The League also believes that **every U.S. resident** should have access to a basic level of quality health care at an affordable cost, and that increasing access to health insurance is an important step in preventing and reducing poverty.

Most undocumented immigrants in Maryland have no health insurance. Under current state policy, the estimated 275,000 undocumented immigrants in Maryland (about 5% of the total state population) are unable to purchase health insurance through the Health Benefit Exchange. They are also ineligible for Medicaid or CHIP coverage, and most work at low-paying jobs which do not offer employer-sponsored coverage. Without health insurance, patients can be unable to access

services they need, relying instead on overburdened hospital Emergency Departments for non-emergency care - potentially incurring unmanageable medical debt - or on clinics that may not have the capacity or funds to assist them

Undocumented immigrants have been among the frontline workers hardest hit during the pandemic, as their work, housing, and transportation situations put them at very high risk for exposure.

Undocumented immigrants pay taxes. In Maryland, almost 80% of undocumented immigrants are of working age (16-64). According to the American Immigration Council, they paid \$373.5 million in federal taxes and \$242.3 million in state and local taxes in 2018. Undocumented immigrants contribute to our economy both as consumers and as taxpayers, helping to fund programs such as Medicare and Social Security, despite being unable to benefit from them.

Immigration status is not a barrier to many state benefits.

Undocumented immigrants qualify for in-state tuition and financial assistance in state higher education institutions, and can obtain Maryland driver's licenses. Under the 2021 RELIEF Act, immigrants without social security numbers are eligible for the Maryland Earned Income Tax Credit.

As we enter the third year of the Covid pandemic, it is clearer than ever that we must work on expanding access to health insurance, so that more Marylanders will be able to get the health care they need.

The League urges the committee to give a favorable report to Senate Bill 728.