

TO: The Honorable Delores Kelley, Chair
Senate Finance Committee

FROM: Annie Coble
Assistant Director, State Affairs, Johns Hopkins University and Medicine

DATE: March 2, 2022

Johns Hopkins would like to offer its full support for Senate Bill 728 Health Insurance – Qualified Resident State Subsidy Program (Access to Care Act). This bill establishes the Qualified Resident State Subsidy Program, which allows any qualified resident including a minor and regardless of immigration status to access affordable health insurance. Currently, undocumented individuals are not allowed to access the Maryland Health Benefit Exchange to shop for healthcare options, making them for all intents and purposes banned from purchasing healthcare plans even at full price through the marketplace website, SB0728 seeks to reverse this and create a more equitable healthcare marketplace responsive to the needs of all Marylanders.

The number of uninsured individuals in Maryland has decreased since the passage of the Affordable Care Act, largely because of Medicaid expansion. However, Medicaid expansion still leaves a large number of Marylanders unable to access affordable health insurance. Some of these individuals include immigrants that are also not eligible for the other subsidy programs created by the State. Johns Hopkins understands the importance of affordable health insurance in an individual's overall health and supports any efforts to expand access.

Johns Hopkins has always been dedicated to serving and supporting individuals regardless of immigration status. For example, Johns Hopkins runs programs such as The Access Partnership ("TAP"). This program provides access to effective, compassionate, evidence-based primary and specialty care for uninsurable residents of the East Baltimore community surround The Johns Hopkins Hospital (JHH) and Johns Hopkins Bayview Medical Center (JHBMC), with demonstrated financial need. TAP is the largest and most successful program in the state that provides access to primary and specialty care to the undocumented.

As the Committee is likely aware, under the old Maryland Health Insurance Plan, undocumented individuals who had a medical condition were able to purchase subsidized insurance. This program was phased out in 2014. There is precedent in Maryland of providing subsidized coverage to undocumented immigrants.

This bill creates an incredible resource too accessing affordable healthcare for so many Marylanders. For these reasons and more, Johns Hopkins would urge a favorable report on SB728.