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TESTIMONY IN SUPPORT OF SENATE BILL 728

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

Before the Senate Finance Committee

By Vinny DeMarco, President, Maryland Citizens' Health Initiative, Inc.

March 2, 2022

Chair Kelly, Vice Chair Feldman and Members of the Senate Finance Committee, thank you for this opportunity to testify in support of Senate Bill 728. We especially thank Senator Lam for sponsoring this critical legislation.

It is our mission to achieve access to quality, affordable health care for all Marylanders. While the state has recently made historic gains in health insurance coverage,¹ Black or Latino consumers remain disproportionately represented among the uninsured.²

Immigration status can be a significant barrier to coverage.³ In Maryland, CASA reports that over 275,000 undocumented immigrants are ineligible for care through Maryland Health Connection. This has had the highest impact on Black and Latino residents, who have become sicker, hospitalized at higher rates, and die younger due to their exclusion from safety net programs such as the Affordable Care Act and Medicaid.

The Access to Care Act calls on the state to apply for a waiver from CMS to allow all Marylanders who meet regular ACA eligibility to enroll into health insurance coverage, regardless of immigration status. This bill would also create a subsidy program with the funds necessary to cover new enrollees.

The Access to Care Act is a step toward ending healthcare disparities for immigrant communities in Maryland. It would ensure access to primary care, resulting in higher early detection rates and better long-term management of chronic diseases and serious illnesses. It would decrease the amount of costly emergency room visits and mortality rates. Further, removing immigration status as a barrier to health insurance coverage would establish a more fair and just health benefit exchange.

We urge a favorable report for Senate Bill 728.

¹ <https://www.marylandhbe.com/wp-content/uploads/2022/01/Feb.-28-OE-Extension-Press-Release.pdf>

² <https://aspe.hhs.gov/sites/default/files/private/pdf/265041/trends-in-the-us-uninsured.pdf>

³ <https://www.kff.org/racial-equity-and-health-policy/fact-sheet/health-coverage-of-immigrants/>