

# All Marylanders Should Have Access to Affordable Health Coverage

## Position Statement Supporting Senate Bill 728

*Given before the House Health and Government Operations Committee*

Being able to access affordable health coverage is a critical step towards health and wellbeing. Senate Bill 728 would open the Maryland Health Benefit Exchange to all Marylanders who meet the regular eligibility requirements, regardless of their immigration status. This bill would also create a subsidy program that would have the funds necessary to cover new enrollees. **The Maryland Center on Economic Policy supports Senate Bill 728 because it improves health equity for our most vulnerable Marylanders.**

While we have made considerable progress since the Affordable Care Act was passed in 2010 in enabling more Marylanders to get medical care when they need it, we still have hundreds of thousands of residents without health insurance—and some face a much greater risk of being uninsured. For example, while only one in 30 white Marylanders is uninsured, more than one in five Latinx Marylanders lacks insurance<sup>1</sup>. One reason for this is that we have not done enough to enable Marylanders born outside the United States to access insurance. Among Marylanders who are permanent residents, here on work or student visas, and other non-U.S. citizens, nearly one-third do not have health insurance. When thousands of our neighbors cannot see a doctor without worrying about going into debt, we are all more likely to get sick or to bear the cost of uncompensated emergency care.

SB 728 takes three steps to expand access to health coverage:

- Opens the Maryland Health Benefit Exchange to all Marylanders who meet the regular ACA eligibility requirements, regardless of their immigration status.
- Establishes a state subsidy program to ensure newly covered individuals have the funding to purchase affordable insurance.
- Require the state to submit a state innovation waiver to allow Maryland to make this change to eligibility.

Multiple states across the country have established comprehensive care programs to extend coverage to immigrants regardless of their immigration status. The Access to Care Act is a step toward ending healthcare disparities for immigrant communities in Maryland. With this bill, Maryland would become a safer and healthier place for all its residents. It would ensure that individuals have access to primary care, resulting in higher rates of early detection and better long-term management of chronic diseases and serious illnesses. It would decrease the amount of costly emergency room visits and mortality rates. For these reasons, **the Maryland Center on Economic Policy respectfully requests the Health and Government Operations Committee to make a favorable report on Senate Bill 728.**

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## Equity Impact Analysis: Senate Bill 728

### *Bill Summary*

SB 728 would open the Maryland Health Benefit Exchange (ACA coverage) to all Marylanders who meet the regular ACA eligibility, regardless of their immigration status

### *Background*

Since its establishment in 2010, the Affordable Care Act has allowed 28 million people across the country to gain access to affordable care. Unfortunately in Maryland, there are over 275,00 undocumented immigrants who are ineligible for care through the Maryland Health Exchange. Multiple states across the country have established comprehensive care programs to extend coverage to immigrants regardless of their immigration status.

### *Equity Implications*

Black and Latinx residents become sicker, are hospitalized at higher rates, and die younger, in part due to their exclusion from programs such as the Affordable Care Act.

- Among Marylanders who are permanent residents, here on work or student visas, and other non-U.S. citizens, nearly one-third do not have health insurance.
- Both Black mothers and Black children are more than twice as likely as their white counterparts to die during or soon after childbirth. Both Black and Latinx parents are less likely to receive adequate prenatal health care, and Latinx children are the only group that has experienced an increasing infant mortality rate in recent years.<sup>ii</sup>
- The ultimate result is a higher risk of early death for Marylanders of color. On average, Black Marylanders die three years earlier than white Marylanders, with Black men dying nearly five years earlier than white men.<sup>iii</sup>

### *Impact*

Senate Bill 728 will likely **improve racial, health and economic equity** in Maryland.

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<sup>i</sup> Christopher Meyer, “Budgeting for Opportunity: How Our Fiscal Policy Choices Can Remove Barriers Facing Marylanders of Color and Advance Shared Prosperity,” Maryland Center on Economic Policy, 2018. <http://www.mdeconomy.org/budgeting-for-opportunity-health-education-transportation/>

<sup>ii</sup> Ibid

<sup>iii</sup> Ibid