



The National Voice for Direct-Care RNs

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**Maryland General Assembly
Senate Finance Committee
Testimony of Judy Alba, RN
On Behalf of National Nurses United
HB0588 – Favorable with Amendment
Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)
February 23, 2023**

Good afternoon, Chair Peña-Melnyk, Vice Chair Kelly, and members of the committee.

My name is Judy Alba. I am a registered nurse at an acute care hospital and a resident of Mt. Rainier in Prince George's County. I am a proud member of National Nurses United, and I am testifying on behalf of its 225,000 nurse members including thousands of Maryland residents.

Registered nurses are on the front lines of patient care here in Maryland and across the nation. We are fierce advocates for our patients, for true health care justice, and for our communities. National Nurses United urges a favorable report with amendment for the Access to Care Act to enable more Marylanders to get the health care they need to flourish.

Every day nurses witness preventable health care tragedies that result from our current fragmented system of insurance, the high costs of care and insurance, and a health care system that too often puts profits before people. Every day we see our patients forgo the medications and care they need simply because they cannot afford it. That is simply wrong. Registered nurses believe that health care is a human right, and we are determined to ensure that every Marylander gets the care they need.

Being diagnosed with a serious illness can mean financial devastation. And because of high premiums, deductibles and out of pocket expenses, we have too many people who tragically do not have the money to pay for the treatment they need. In addition to unnecessary pain and suffering, postponing or skipping needed health care can lead to worse outcomes, higher costs, and even death. That is unacceptable.

While the Affordable Care Act enabled millions of people around the country to at least be nominally insured, too many in the immigrant community have not benefitted from its progress. Since undocumented immigrants are not eligible for care under the ACA, more than 275,000 Marylanders have been left behind to struggle with a system that costs too much and puts finance before human need. Disease does not know nationality or immigration status. When large sectors of our population are without health care, not only do they suffer, the whole society is put at risk in the case of infectious disease and we all pay higher costs for medical care.

While a single-payer system would provide guaranteed health care to everyone and is our preferred solution to the ongoing crisis, the Access to Care Act offers a real opportunity to take an important step forward from the ACA, expanding health insurance to all people in our communities. Our families, our neighbors, and everyone in our state should be able to access health care without risking bankruptcy or giving up other necessities, regardless of immigration status. This bill will open the Maryland Health Benefit Exchange to all Marylanders who meet the regular ACA eligibility standards, regardless of their immigration status and will create a state subsidy program to ensure newly covered individuals have the funding to receive care.

National Nurses United strongly supports the Access to Care Act, to ensure that all income-eligible Marylanders can get coverage through the exchange, regardless of immigration status. For thousands of Maryland immigrants, this bill will be the difference between life and death. Further, we understand that enabling all Marylanders to get regular yearly checkups and other preventative health care, will lead to healthier lives and even lower costs as they rely less on emergency room visits.

On behalf of National Nurses United and our patients, I urge the Committee to support the health of all Marylanders by voting for the Access to Care Act with one vital amendment. Nurses strongly support equity for all Maryland residents, so we urge you to amend the bill to ensure newly qualified individuals will receive the same subsidy rate as all other individuals covered under the Affordable Care Act.

At a time of turmoil in health policy, and increasing healthcare insecurity, Maryland can once again lead. We can build upon the expanded coverage under the ACA to ensure that all Marylanders get the care they need to be healthy. In the most personal area of our lives, we can provide peace of mind to so many of our neighbors. I thank the sponsors for introducing the bill and urge you to please pass the Access to Care Act with a favorable report and the equitable funding amendment.

Thank you.

National Nurses United (NNU) is the largest union and professional organization of registered nurses in the country, representing 225,000 members, including thousands of Maryland residents. NNU works with nurses to improve patient care and working conditions at hospitals, advocate for nurses and patients, and win health care justice and quality health care for all. For more information about National Nurses United's work in Maryland, please contact Kenneth Zinn, Mid-Atlantic Regional Director, at kzinn@nationalnursesunited.org or call 240-235-2000.