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## Testimony in Favor of HB588 with Amendments

Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)  
House Health and Government Operations Committee

February 21, 2023

Dear Honorable Chair Peña-Melnyk, and Members of the Committee,

African Communities Together (ACT) is pleased to support HB588 with amendments. ACT is a national nonprofit dedicated towards improving the lives of African immigrants in the United States, and empowers African immigrants to integrate socially, advance economically and engage civically. ACT also connects these immigrants to critical services that help them not only survive, but thrive in their new home.

HB588 represents an important milestone in our journey towards creating a resilient healthcare system, which impacts communities of color disproportionately. The Affordable Care Act has allowed 28 million people across the country to gain access to affordable care. In Maryland, since the establishment of the Maryland Health Benefit Exchange (MHBE) in 2011, which allows individuals and small businesses to purchase affordable health coverage, **our uninsured rate has almost halved from 12% to 6%.**<sup>1</sup> The MHBE is funded in part by a mandated diversion of premium tax revenues from the general and in recent years it has not spent all of the mandated appropriations.<sup>2</sup>

Although Maryland has taken bold steps toward ensuring everyone has access to care, the immigrant community has been left behind. Unfortunately, 275K+ undocumented immigrants in Maryland are ineligible for care through the Maryland Health Benefit Exchange (MHBE) due to their immigration status. Multiple states across the country have established comprehensive programs to extend coverage to immigrants regardless of their immigration status, and despite the profound cultural contributions immigrants make to the state, along with their essential role in the Maryland workforce and millions in contributions to society and the economy through federal, state, and local taxes - they are still ineligible for the Affordable Care Act.

**HB 588 addresses critical health disparities faced by the immigrant community in Maryland by expanding the Affordable Care Act to all Marylanders who meet the regular eligibility, regardless of their immigration status. HB 588 also establishes a State Subsidy**

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<sup>1</sup> <https://www.americashealthrankings.org/explore/annual/measure/HealthInsurance/state/MD>

<sup>2</sup> [https://mgaleg.maryland.gov/2022RS/fnotes/bil\\_0005/hb1035.pdf](https://mgaleg.maryland.gov/2022RS/fnotes/bil_0005/hb1035.pdf)



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**Program to ensure newly covered individuals have the funding to receive care.**

Over the last several decades, the need for healthcare coverage has been a consistent priority for Maryland's immigrant community. Maryland has the fifth-highest percentage of the immigrant population - leaving one of the most significant percentages of residents left without care. We have heard from community members who have been forced to choose between paying out of pocket for healthcare expenses, or putting food on the table for their families. HB 588 is a crucial step in addressing access to care for all Marylanders and ensuring that families do not have to choose between their critical needs.

HB 588 is not only critical legislation for our undocumented community, but it is also sound policy for the state. According to the 2022 fiscal analysis for the same proposal, HB 588 would reduce premiums in the individual market by 2.3% in the first year it is enacted. Furthermore, having access to the individual marketplace and a doctor will decrease the number of emergency room visits that uninsured individuals with illnesses make. Access to routine yearly checkups will ensure that our undocumented immigrant children, youth, and adults live better, healthier, and more productive lifestyles that ultimately make our communities more vibrant.

This common-sense legislation is uncontentious and aligns Maryland with its values of protecting life and treating all people with dignity, respect, and care. For the reasons above and for purposes of equity, ACT supports HB588 with amendments.

Thank you for your consideration.

Kind regards,

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