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## THE MARYLAND HOUSE OF DELEGATES

ANNAPOLIS, MARYLAND 21401

### Testimony in Support of

### HB 588 Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)

Good afternoon, Chairman Peña-Melnyk, Vice Chair Kelly and honorable members of the committee. Thank you for this opportunity to present HB 588 **Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)**. This bill requires the Maryland Health Benefit Exchange and the Department of Health to seek a federal waiver that, when granted, would allow undocumented immigrants to participate in the health care programs on the Exchange. This was initially prohibited under the Affordable Care Act, but states are now seeking ways to ensure that ALL residents have access to the lower cost plans available on the exchange.

This bill respects and values every Marylander seeking equity in health care, which is essential to quality of life. I strongly believe that providing this kind of equity strengthens our communities and benefits everyone in our State. I also believe that equitable access to health care is a human right. We made that promise to our residents with the creation of the Commission on Health Equity and Health Equity Resource Communities and in 2022, we got part of the way there with the Healthy Baby Act, providing health coverage for pregnant women and their babies. This bill takes us a step further in the realization of that equity.

But this bill is not based just in moral obligation—it is a win-win-win proposition.

- The those are not currently eligible to participate in our Health Care Exchange will have access to some of the most affordable health care plans in the country. They will have access to preventive care and can stay healthier. Research completed by the Kaiser Family Foundation shows that the expansion of health coverage through the ACA improved not only access to care, but consequentially financial security, and health outcomes. This is particularly beneficial for children in immigrant families, who tend to be disproportionately uninsured.<sup>1</sup> That is a win for them.
- The amount of money the State spends on uncompensated care will be decreased. That is a win for the State.
- Health care premiums in the State will be based on a larger pool of healthy people, which would contribute to maintaining current levels or keeping necessary increases smaller. Simple fact of health insurance—premiums are more stable when the covered members are healthier. That is a win for all of us.

HB 588 requires that the Exchange request that the federal government allow all residents, regardless of immigration status, be able to participate in our Health Care Exchange under the Affordable Care Act. The Feds have already allowed this request to move forward in Washington state, so we know that they are supportive to expanding health care access.

With this bill we go further in meeting our process for equity for all people who live, work, and pay taxes in Maryland. I respectfully request your favorable consideration.

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<sup>1</sup> <https://www.kff.org/medicaid/report/building-on-the-evidence-base-studies-on-the-effects-of-medicaid-expansion-february-2020-to-march-2021/>