

March 30, 2023

The Honorable Joseline A. Peña-Melnyk
Chair, House Health and Government Operations Committee
Room 241, House Office Building
Annapolis, MD 21401

Re: Letter of Information – SB 806 – Maryland Health Benefit Exchange and Maryland Department of Health – Health Care and Dental Care Coverage for Undocumented Immigrants - Report

Dear Chair Peña-Melnyk and Members of the House Health and Government Operations Committee:

The Maryland Health Benefit Exchange (MHBE) respectfully submits this letter of information on Senate Bill (SB) 806 – Maryland Health Benefit Exchange and Maryland Department of Health - Health Care and Dental Care Coverage for Undocumented Immigrants – Report. SB 806 would require MHBE jointly with the Maryland Department of Health (MDH) to develop a report comparing options for offering affordable health care and dental care coverage to state residents who are ineligible for the Maryland Medicaid, the Maryland Children’s Health Program (MCHP), qualified health plans (QHPs) or stand alone dental plans (SADPs) due to the individual’s immigration status, and present these findings to the General Assembly by October 31, 2023.

In the last ten years, Maryland’s uninsured rate has fallen in half and stands at about six (6) percent. However, as of 2019 approximately **357,000 individuals** remain uninsured in Maryland, almost **one third** of whom are ineligible for coverage through Medicaid or the individual market due to immigration status.¹

Pursuant to the 2021 Joint Chairmen’s report (pg. 44), in November 2021 MHBE submitted a report to the General Assembly that reviewed options for providing affordable coverage and subsidies for Marylanders who are unable to enroll in Medicaid or QHPs and are not eligible for the Advanced Premium Tax Credit (APTC), and made recommendations on options for health coverage and cost sharing.² The report also describes actions other states are taking or exploring to provide coverage to similarly situated individuals in their states. The greatest level of detail provided in this report is regarding the option of covering ineligible individuals under QHPs through the MHBE using a combination of a federal 1332 waiver and a state-based premium and cost-sharing subsidy program. While the report does also summarize key considerations relating to providing coverage through Medicaid using state-only funds, it does not provide enrollment or cost projections for these options.

By assigning this report jointly with MDH, who is the subject matter expert and state agency responsible for the administration of Maryland Medicaid and MCHP, SB 806 will build on

¹ Source: MHBE analysis of American Community Survey data

² Joint Chairmen’s Report: [Report on Costs, Feasibility, and a Review of Activity in Other States to Serve Individuals Ineligible for Medicaid or Qualified Health Plans with Advance Premium Tax Credits](#) (2021).

MHBE's 2021 JCR report to provide a more comprehensive analysis, comparing enrollment and cost projections for Medicaid coverage of undocumented immigrants in Maryland.

MHBE is able to fulfill the requirements of this bill with the resources currently allocated under the State's existing budget and is prepared to work jointly with MDH to produce the report outlined in SB 806.

For further discussions or questions on SB 806, please contact Johanna Fabian-Marks, Director of Policy and Plan Management at johanna.fabian-marks@maryland.gov.

Sincerely,



Michele Eberle
Executive Director