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TESTIMONY ON HB588 - POSITION: FAVORABLE WITH AMENDMENTS
Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)

TO: Chair Pena-Melnyk and members of the Health and Government Operations

FROM: Tiffen Lovler Tapia

My name is Tiffen Tapia. I am a resident of District 46 in Baltimore City . I am submitting this testimony in support with amendments for /HB588 Health Insurance - Qualified Resident Enrollment Program (Access to Care Act). One of the most repeated passages and important lessons that is read in the Torah constantly reminds us to act with care, equity, and love towards strangers. Especially when we try to take care of those who have fallen ill or been injured. Health is often taken for granted until illness strikes, reminding us of its paramount importance and the kindness of others. Unfortunately, the cost of healthcare in Maryland can be too much to bear for many. Which is why I believe providing financial assistance by opening the ACA Market to undocumented Marylanders is one of the best ways to help our community.

Before moving to Baltimore, I previously worked as a Healthcare Navigator for another state for a non-profit organization that received a grant to help individuals sign up for health coverage. During this time, the Marketplace (the online store where one could buy health insurance through the ACA) was first being enacted. At the time, it was a convoluted process, so naturally there were a lot of questions. After my training they quickly put me to work and I saw how important it was to have access to affordable health coverage in the Marketplace.

Early on, I was able to help many get health coverage at a reasonable price. For many, it was the first time they were able to get any health coverage for years. I could see their relief at the realization that at long last they would be able to get necessary medications, to see healthcare providers, and to get the necessary exams. All while not having to worry about the financial burden that it would require.

Unfortunately, not everyone was able to join the program since the state I was navigating in did not expand coverage for all. A rich irony, considering that the state excluded the most vulnerable in the community, Many reasons were given for the lack of coverage, though none of them really seemed to make sense to me. I tried to help many who wished they could sign up for the market and to be able to see doctors. I remember talking with them and hear their

voices full of worries and sadness about their health. They wondered how their health could impact their families, how they would pay for different procedures, or how long they could put off different health problems. I could have helped them, but all I could really do was point them to free health clinics and charities and wish them the best.

Maryland has already moved ahead of many states by opening their healthcare market to many of its residents, and I applaud its effort to accomplish what my previous state was not willing to do. However, there are many who are not eligible for the Maryland Health Benefit Exchange, such as undocumented Marylanders, their families, and their community. We can make a huge leap forward by opening the Maryland Health Benefit Exchange to all, regardless of their immigration status. That is why I am supportive of HB588. This legislation will help immigrants who decided to make Maryland their home buy affordable health coverage to obtain the health care that everyone deserves.

I respectfully urge this committee to return a favorable report on SB365 with an amendment that ensures newly qualified individuals will receive the same subsidy rate as all other individuals covered under the Affordable Care Act.