

February 21, 2023

Health and Government Operations Committee

Chair - Delegate Joseline Pena-Melnyk

Vice Chair - Delegate Ariana Kelly

Testimony

**HB588 – Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)
Favorable, with amendments**

Thank you for your sponsorship of this important legislation. As a retired medical social worker, I wholeheartedly support the goal of the bill to provide subsidies for health insurance on the Maryland Health Benefit Exchange (MHBE) to all Maryland residents, regardless of citizenship status.

Too many times, I have seen the tragic results in families who lack health care coverage. Chronic conditions go undiagnosed and untreated, resulting in horrendous health problems and sometimes death. Families are impacted when heads of household cannot work, children suffer. Unmet mental health needs. Yes, folks can receive care in the emergency room but at much higher cost. With Maryland's long ER wait times even folks who have health insurance are impacted by the lack of fellow residents' coverage. And of course there is the undue financial burden when uninsured residents do receive hospital care.

This bill touches on many issues: the importance of preventive care, the impact on families and communities of untreated illness (especially in the age of Covid), work time and productivity loss. For me, the key elements of this bill are the issues of fairness and community well-being. If we believe that every human being needs and deserves quality healthcare then every Maryland resident should be afforded the same access to health insurance and health care. While the fiscal note seems daunting, due to the inclusion of \$300,000 in one time administrative costs, the actual enrollment projections show a much more modest financial burden. Maryland in general has done a good job of expanding healthcare access. It's time to close the remaining gaps. We need to see more clearly what it is costing us to NOT provide equitable access to care.

As an amendment, I hope you will include the provision that those covered by this bill can purchase coverage at the same rate as anyone else in the MHBE. It would be wrong to differentiate premiums based on a person's citizenship status. And please do not limit coverage to those with an Individual Taxpayer Identification Number (ITIN). We need to reduce the number of hoops people must jump through to obtain health insurance. Proof of Maryland residency should be sufficient.

I urge a favorable report on HD 588 with the above noted amendments.

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