



MARYLAND LEGISLATIVE LATINO CAUCUS

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TO: Delegate Joseline Peña-Melnyk, Chair
Delegate Ariana B. Kelly, Vice Chair
Health and Government Operations Committee Members
FROM: Maryland Legislative Latino Caucus
DATE: February 21, 2023
RE: HB0588 Health Insurance – Qualified Resident
Enrollment Program (Access to Care Act)

The MLLC supports HB0588 Health Insurance Qualified Resident Enrollment Program (Access to Care Act) 2023

The MLLC is a bipartisan group of Senators and Delegates committed to supporting legislation that improves the lives of Latinos throughout our state. The MLLC is a crucial voice in the development of public policy that uplifts the Latino and immigrant communities which benefits the state of Maryland. Thank you for allowing us the opportunity to express our support of HB0588.

Under federal rules, the largest population of non-incarcerated Maryland residents who are ineligible for Medicaid or QHP coverage are undocumented immigrants.¹ To be eligible for full Medicaid or Maryland Children's Health Program coverage, most non-citizens must have a "qualified" immigration status (e.g., Lawful Permanent Residents/Green Card holders, asylees, refugees, etc.).² Even then, many individuals entering the US on or after August 22, 1996 must wait 5 years after receiving a qualifying immigration status before they can become eligible for Medicaid or MCHP. This federal rule is known as the '5 year bar.'³ These issues have become critical to the health and safety of every Marylander in recent years as Families USA linked 25% of Maryland's Covid-19 deaths to our state's failure to guarantee everyone health coverage.⁴

During the pandemic, immigrant front-line workers have cared for our sick, grew and prepared food, and delivered goods to our doors.⁵ They are taxpayers who contribute to Social Security with every paycheck, regardless of status.⁶ In 2018, before the pandemic, there were an estimated 244,700 undocumented immigrants residing in Maryland, approximately 115,900 of whom were

¹ Fabian-Marks, J. (2021). (rep.). *Report on Costs, Feasibility, and a Review of Activity in Other States to Serve Individuals Ineligible for Medicaid or Qualified Health Plans with Advanced Premium Tax Credits*. Maryland Health Benefit Exchange. https://dlslibrary.state.md.us/publications/JCR/2021/2021_44b_2021.pdf

² Maryland Department of Health Maryland Medicaid Administration. Maryland.gov Enterprise Agency Template. (n.d.). <https://health.maryland.gov/mmcp/Pages/Medicaid-Immigration-Status-Requirements.aspx>.

³ Ibid.

⁴ Perez, T. (2021, June 9). *Nearly 350,000 Marylanders Don't Have Health Insurance. Here's how to Close the Gap.* Commentary. Baltimore Sun.

<https://www.baltimoresun.com/opinion/op-ed/bs-ed-op-0610-perez-health-care-20210609-uvarb3advzbffblc4o2bx7637u-story.html>.

⁵ Ibid.

⁶ Ibid.

estimated to be uninsured. Undocumented students at the University of Maryland who are taking six or more credits are required to have health insurance.⁷ Being that undocumented students, including DACA recipients, are unable to acquire the most basic plan, this has become a pertinent issue in Maryland higher education institutions for those who cannot afford school-affiliated plans.⁸ While it has been difficult to collect census data on new arrivals during the pandemic years, an estimated 337,000 more immigrants have entered the US since Covid-19 immigration policies began.⁹ In 2021, the Maryland Health Benefit Exchange estimated, based on participation in other states' programs to offer low-cost health care services to undocumented immigrants, a participation rate of 30% for undocumented immigrants is likely.¹⁰

The Access to Care Act ensures that all income-eligible Marylanders, regardless of immigration status, can purchase coverage through the exchange. Which puts our state solidly on the path of health and economic equity, a major component of our effort to leave no one behind.

For these reasons, the Maryland Legislative Latino Caucus respectfully requests a favorable report on HB0588.

⁷ *Mandatory Insurance and Waiver*. UMD Health Center. (n.d.).

<https://health.umd.edu/mandatory-insurance#:~:text=Health%20Insurance%20Coverage%20Requirement%20%2D%20Automatic,required%20to%20have%20Health%20Insurance>.

⁸ Ibid.

⁹ *U.S. Immigrant Population and Share Over Time, 1850-present*. migrationpolicy.org. (2022, October 6).

<https://www.migrationpolicy.org/programs/data-hub/charts/immigrant-population-over-time>.

¹⁰ Marks, *Report on Costs*.