

SB 26- Maryland Medical Assistance Program, Maryland Children's Health Program, and Social Services Programs – Eligibility and Enrollment House Finance Committee February 2nd, 2023 SUPPORT

Chairwoman Griffith, Vice-Chair and members of the committee, thank you for the opportunity to submit testimony in support of Senate Bill 26. This bill will streamline the process by which people sign up for safety-net services such as Medicaid, Supplemental Nutrition Assistance Program (SNAP), and energy assistance programs. By establishing categorical eligibility, one application process will allow an individual to enroll in all services.

The CASH Campaign of Maryland promotes economic advancement for low-to-moderate income individuals and families in Baltimore and across Maryland. CASH accomplishes its mission through operating a portfolio of direct service programs, building organizational and field capacity, and leading policy and advocacy initiatives to strengthen family economic stability. CASH and its partners across the state achieve this by providing free tax preparation services through the IRS program 'VITA', offering free financial education and coaching, and engaging in policy research and advocacy. Almost 4,000 of CASH's tax preparation clients earn less than \$10,000 annually. More than half earn less than \$20,000.

There are many Marylanders that are low-income and are eligible to receive public benefits and services that could alleviate the strain of coping with inflation and future economic downturns. There are a number of programs available but accessing those programs can be a daunting task. Each department has separate application forms and similar but disconnected processes. This produces a confusing series of steps that fracture a family's time and resources into needlessly inefficient exertions. The more stress an individual or family experiences, the less capacity they have to navigate through complicated processes. SB 126 will not only help families apply for multiple benefits they are eligible for, but it will also help ease the administrative burden for state agencies.

This bill will provide an opportunity for better coordination among service agencies and lead to a smoother experience for struggling families. The effects of COVID-19 showed the need to simplify applying for social benefits for families and state agencies. There was an influx of families who applied for assistance and a significant delay in receiving it due to backlog. CASH has seen a significant increase in our client's needs pertaining to benefit screening, and SB 26 will ensure that individuals and families can access and receive the assistance they truly need.

This bill will:

- Implement Express Lane Eligibility (ELE) to automatically grant Medicaid eligibility to children and adults whom SNAP has already found to have very low income.
- Streamline the process for receiving help by automatically enrolling someone for utility assistance if they qualify for SNAP, TANF, SSI, or means-tested veteran's benefits.
- Support seniors by automatically enrolling someone for SNAP if they qualify for Supplemental Security Income.
- Increase the EUSP eligibility income limit to 200% FPL, matching other basic assistance programs offered by the Department of Human Services for low-income families

Thus, we encourage you to return a favorable report for SB 26.

Creating Assets, Savings and Hope