



**MARYLAND  
CATHOLIC  
CONFERENCE**

**February 21, 2024**

**SB 705  
Health Insurance – Qualified Resident Enrollment Program  
(Access to Care Act)**

**Senate Finance Committee  
Position: Favorable**

The Maryland Catholic Conference (MCC) offers this testimony in support of Senate Bill 705. The Catholic Conference is the public policy representative of the three (arch)dioceses serving Maryland, which together encompass over one million Marylanders. Statewide, their parishes, schools, hospitals, and numerous charities combine to form our state's second largest social service provider network, behind only our state government.

Senate Bill 705 would establish the Qualified Resident Enrollment Program within the Maryland Health Benefit Exchange. This initiative embodies our moral obligation to ensure access to affordable and quality healthcare for all residents of our state, regardless of their immigration status or financial circumstances.

In the Catholic tradition, we are called to recognize the inherent dignity of every human person and to uphold the principle of solidarity, which calls us to stand in solidarity with the marginalized and vulnerable members of our society. Healthcare is essential for the flourishing of individuals and communities, and it is incumbent upon us to ensure that all individuals have access to the care they need to live healthy and fulfilling lives.

The establishment of the Qualified Resident Enrollment Program will help bridge gaps in access to healthcare by facilitating the enrollment of qualified residents, including minors, in qualified health plans offered through the exchange. By removing barriers to enrollment based on immigration status and ensuring that all residents have access to affordable coverage, we can promote the well-being and dignity of immigrant families who contribute so much to the fabric of our communities.

The criteria for eligibility outlined in the legislation, such as residency in the state and ineligibility for certain government-sponsored healthcare programs, reflect a commitment to fairness and equity in the distribution of resources. By targeting individuals who do not qualify for federal premium tax credits or other public assistance programs, the Qualified Resident Enrollment Program will fill a crucial gap in our healthcare system and ensure that no one is left behind due to bureaucratic barriers or exclusions.

The Conference appreciates your consideration and, for these reasons, respectfully requests a favorable report on Senate Bill 705.

