



Montgomery County Community Action Board Testimony  
SB705: Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)  
February 21, 2024

**SUPPORT**

TO: The Honorable Pamela Beidle, Chair; The Honorable Katherine Klausmeier, Vice Chair; and Members of the Finance Committee  
FROM: Dr. Jeffery Johnson, Chair, Montgomery County Community Action Board

The Montgomery County Community Action Board (CAB), the County's local, state, and federally designated anti-poverty group, is in full support of SB705 and asks the Committee for a favorable report. SB705 addresses critical health disparities faced by the immigrant community in Maryland by expanding the Affordable Care Act to all Marylanders, by a simple act of requiring MHBE to request a 1332 waiver to allow Maryland residents, regardless of immigration status, to purchase insurance on the Exchange.

Although Maryland has taken bold steps to decrease the uninsured rate, a staggering 30% of the uninsured are denied healthcare coverage solely because of their immigration status. This systematic and structural inability to access routine, comprehensive, affordable care has led uninsured Marylanders to seek out the most expensive type of care there is: emergency departments. When individuals have access to primary care, it results in higher rates of early detection and better long-term management of chronic diseases and serious illnesses, a decrease in mortality rates, and an increase in overall healthier and wealthier communities. This bill will help to reduce health disparities along both economic and racial/ethnic lines. Increasing preventative care also reduces costs and eases the burdens placed on emergency rooms. This bill makes sense both from a human rights perspective and a fiscal perspective.

The Montgomery County Community Action Agency's mission is to advance social and economic mobility among communities and neighbors through services, partnerships, and advocacy using an equity lens. Many of the individuals served by our agency's programs cannot purchase insurance through the Exchange due to their immigration status. These programs include the Takoma-East Silver Spring (TESS) Community Action Center, Navigation program, Volunteer Income Tax Assistance (VITA) program, Contract and grant monitoring, and the Head Start program for which Community Action is the grantee. While this bill would reduce one barrier for uninsured Marylanders, our board recognizes that many people would still not be able to afford insurance through the Exchange due to the high cost. These same individuals are also ineligible for Medicaid due to immigration status. We therefore recommend that the Committee consider opportunities

to expand access to healthcare. This could include additional funding for nonprofits and free clinics that provide healthcare, subsidies to help Marylanders purchase insurance, and Medicaid expansion.

We also recognize that the high cost of living in Montgomery County and many parts of the state must be factored in. According to the Montgomery County Self-Sufficiency Standard, a household with two working adults, one preschooler, and one school-age child would need to earn \$122,943 annually to cover their basic necessities, over four times the federal poverty level.<sup>1</sup> The Self-Sufficiency Standard includes healthcare costs but assumes employer-sponsored insurance. Low-income workers, including undocumented Marylanders, may not have this option, and healthcare costs may be higher if they must turn to emergency rooms.

We ask the Committee for a favorable report and ask that you consider other policies that will make health insurance more affordable for lower-income Marylanders.

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<sup>1</sup>[https://www.montgomerycountymd.gov/HHS-Program/Resources/Files/MDMontCo2023\\_SSS.pdf](https://www.montgomerycountymd.gov/HHS-Program/Resources/Files/MDMontCo2023_SSS.pdf)