

**Dear Members of the Senate Finance Committee,**

I am a resident of District 31, and a member of Showing Up for Racial Justice Annapolis and Anne Arundel County (SURJ3A). I am writing to urge you to **support SB0705: Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)**.

**Research suggests that state coverage expansions for immigrants can reduce uninsurance rates, increase health care use, and improve health outcomes.** California's 2016 expansion to cover low-income children regardless of immigration status was associated with a [34%](#) decline in uninsurance rates; similarly, a [study](#) found that children who reside in states that have expanded coverage to all children regardless of immigration status were *less likely to be uninsured, to forgo medical or dental care, and to go without a preventive health visit than children residing in states that have not expanded coverage.* [Italics mine.]  
(<https://www.kff.org/racial-equity-and-health-policy/fact-sheet/state-funded-health-coverage-for-immigrants-as-of-july-2023/>)

**As of 2023, half (50%) of likely undocumented immigrant adults and one in five (18%) lawfully present immigrant adults report being uninsured compared to less than one in ten naturalized citizen (6%) and U.S.-born citizen (8%) adults.** Noncitizen immigrants are more likely to be uninsured than citizens because they have more limited access to private coverage due to working in jobs that are less likely to provide health benefits and they face eligibility restrictions for federally funded coverage options, including Medicaid, the Children's Health Insurance Program (CHIP), Affordable Care Act (ACA) Marketplace coverage, and Medicare.  
(<https://www.kff.org/racial-equity-and-health-policy/fact-sheet/key-facts-on-health-coverage-of-immigrants/>)

This is despite undocumented immigrants paying federal taxes that support the programs mentioned above that they are not authorized to use.  
(<https://www.taxpayeradvocate.irs.gov/news/nta-blog/nta-blog-most-taxpayers-needing-a-new-itin-are-prohibited-from-filing-electronically-causing-unnecessary-refund-delays/2021/04/>)

I know there are arguments against providing undocumented immigrants access to healthcare, but that is without the context that undocumented workers pay state and local taxes in Maryland. **As of 2016**, according to the Maryland Center for Economic Policy: "Collectively, **undocumented immigrants in Maryland pay an estimated \$308 million in state and local taxes per year.**"  
<https://www.mdeconomy.org/undocumented-immigrants-pay-hundreds-of-millions-in-state-taxes-full-citizenship-would-benefit-the-state-even-more/>

I want all Marylanders to have equitable access to the Maryland Health Benefit Exchange regardless of their immigration status. This access could provide better preventative care for undocumented immigrants. In turn, this access would reduce the burden on emergency services, which tend to be the main way that undocumented immigrants access healthcare.

(The Health of Undocumented Latinx Immigrants: What We Know and Future Directions:  
<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC9246400/>)

For the above reasons, I once again urge your support for SB0705: Health Insurance - Qualified Resident Enrollment Program (Access to Care Act).

Thank you for your time, service, and consideration.

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