

**Testimony IN SUPPORT of SB 705
Health Insurance - Qualified Resident Enrollment Program
(Access to Care Act)
Senate Finance Committee
February 21, 2024**

Dear Honorable Chair Beidle, and Members of the Committee,

My name is Suyanna Linahles Barker, and I hold the position of Chief of Programs and Community Services at La Clínica del Pueblo. La Clínica is a Federally Qualified Health Center (FQHC) providing comprehensive health and community services to primarily Latino immigrants in the Washington metropolitan region. We were founded in 1983 in response to the waves of Central American refugees arriving to the District in the 1980s, and as our community has grown and moved into Prince George's County, we too have established services in Maryland. Today we operate a clinical site in Hyattsville, provide mental health services to unaccompanied minors at Northwestern High School, and provide a range of community health education and linkage to care activities throughout Prince George's County.

La Clínica del Pueblo is pleased to provide testimony in favor of **SB 705- Health Insurance- Qualified Resident Enrollment Program (Access to Care Act)**. SB 705 addresses critical health disparities faced by the immigrant community in Maryland by expanding the Affordable Care Act to all Marylanders, regardless of their immigration status, by a simple act of requiring the Maryland Health Benefits Exchange (MHBE) to request a 1332 waiver to allow Maryland residents, regardless of immigration status, to purchase insurance on the Exchange.

La Clínica has always operated under the conviction that health is a human right, and that health is produced not only within the four walls of a clinic, but in the environments in which we live, work, and play. We also understand that it is not possible to achieve high quality health outcomes without addressing the inequities in health access related to race, class, and immigration status. Over sixty percent of our patients in Maryland are uninsured and ineligible for health insurance and were heavily affected as essential workers during the COVID pandemic. These same patients are just a fraction of the 350,000 residents who do not have healthcare in the state.

We strongly believe that the Access to Care Act (SB 705) is a crucial measure toward achieving health equity in Maryland. The bill will allow consumers to receive adequate support in their native language and navigation support to select adequate plans in the insurance market. Most importantly, extending the opportunity to purchase insurance can ensure that many patients who receive services at La Clinica, other FQHC's, and Primary Care providers are incentivized to get regular checkups and preventive screenings.

Primary care should serve as the cornerstone of healthcare delivery, offering preventive services, early disease detection, and management of chronic conditions. By investing in primary care, we prioritize patient-centered approaches that emphasize continuity of care, patient education, and holistic well-being. By opening the exchange to previously excluded populations, the bill will help increase the financial sustainability of primary care providers, improve health outcomes, mitigate healthcare costs, give consumers options of where to receive care, and reduce

costs by minimizing the need for expensive specialized treatments and avoidable hospitalizations. Ultimately the bill can help the State save between \$120 to \$170 million annually in uncompensated care for emergency department services for uninsured residents. This bill presents no fiscal burden on the state budget and involved actors in the process, including the Maryland Benefit Exchange (MHBE), have expressed that the waiver can be submitted, and individuals enrolled with current resources.

Over the last several decades, the need for healthcare coverage has been a consistent priority for Maryland's immigrant community. Maryland has the fifth-highest percentage of the immigrant population - leaving one of the most significant percentages of residents left without care. SB 705 is a crucial step in addressing access to care for all Marylanders.

This common-sense legislation is uncontentious and aligns Maryland with its values of protecting life and treating all people with dignity, respect, and care. For all the reasons above, La Clínica del Pueblo urges a favorable report of Senate Bill 705.

Thank you for your consideration,

Suyanna Linahles Barker