



TESTIMONY TO THE FINANCE COMMITTEE

SB0705: Health Insurance- Qualified Resident Enrollment Program (Access to Care Act)

POSITION: Support

BY: Linda Kohn, President

DATE: February 21, 2024

The League of Women Voters is a nonpartisan organization that works to influence public policy through education and advocacy. The League believes that **every U.S. resident should have access to affordable, equitable, quality health care**, and that increasing access to health insurance is an important step in preventing and reducing poverty.

Furthermore, the League believes, as public health crises increasingly reveal, that **health programs must protect the health of our most vulnerable in order to protect the health of everyone**. Better access to health care improves both individual and community health.

Thus, in order to expand healthcare access to a particularly vulnerable group of Marylanders-- those without health insurance-- the League of Women Voters supports Senate Bill 705, the Access to Care Act.

Per the Maryland Department of Health¹ "There are approximately **112,400 people who are uninsured in Maryland and ineligible for Medicaid or a Qualified Health Plan due to immigration status**. They account for 30% of Maryland's uninsured population."

Senate Bill 705 would require the Maryland Health Benefit Exchange to apply for a federal waiver establishing a Qualified Resident Enrollment Program which would enable undocumented Marylanders to obtain Qualified Health Plan coverage. Currently, undocumented residents are barred from buying health insurance through states' ACA (Affordable Care Act) marketplaces.

Maryland has already passed legislation enabling one group of undocumented residents to obtain health insurance coverage. In 2022, with passage of the Healthy Babies Act (HB 1080/ SB 778), pregnant women otherwise eligible for Medicaid but for

¹ <https://www.marylandmatters.org/2023/12/13/delegates-evaluate-estimated-costs-of-providing-health-care-coverage-for-undocumented-residents/>

their immigration status were allowed to enroll in the Maryland Medicaid program. Being able to access healthcare throughout the prenatal period lessens the likelihood that pregnant women will obtain medical care for the first time only after presenting already in labor to a hospital Emergency Department (ED). Avoiding this clearly improves health outcomes for both mothers and babies.

Reducing the number of Maryland residents without health insurance is also fiscally responsible, as it would help the state reduce uncompensated care costs that adversely affect all of us. Maryland's Medicaid program is required to cover costs when patients present to hospital EDs for emergency care. **It is far better- medically and fiscally- for patients to avoid expensive ED treatment by having access to appropriate, ongoing, cost-effective medical care from primary care providers.** This would also help reduce the pressure on our hospitals, as Maryland has the longest ED wait time of any state in the nation.

Undocumented immigrants contribute to Maryland's economy by paying taxes. In 2021 over 87% of undocumented immigrants in Maryland were of working age,² and paid \$350 million in federal taxes and \$257 million in state and local taxes. They contribute to our economy both as consumers and taxpayers, helping to fund programs such as Medicare and Social Security, despite being unable to benefit from them. Undocumented immigrants were also among the frontline workers hardest hit during the pandemic, as their work, housing, and transportation situations put them at very high risk for exposure.

Immigration status is not a barrier to many state benefits. Undocumented immigrants qualify for in-state tuition and financial assistance in state higher education institutions, and can obtain Maryland driver's licenses.

Maryland should do all it can to ensure that ALL its residents can access the health care they need. **For this reason, the League of Women Voters Maryland, representing 1,500+ concerned citizens throughout Maryland, strongly urges a favorable report on Senate Bill 705.**

² <https://map.americanimmigrationcouncil.org/locations/maryland/>