## 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, Vice Chair Klausmeier, and Members of the Committee,

Good afternoon. My name is Ria Arora and I am a first-year medical student at the Johns Hopkins University School of Medicine. I am testifying today in support of SB 705 - Access to Care Act. The views expressed here are my own and do not necessarily reflect the policies or positions of Johns Hopkins University or the Johns Hopkins Health System.

SB 705 addresses critical health disparities faced by the immigrant community in Maryland. My testimony today will make three points.

First, I have seen with my own eyes the need for this legislation. Prior to starting medical school, I lived in Maryland for four years while attending Johns Hopkins University as an undergraduate. I was a patient advocate at a pediatric clinic, connecting uninsured Latino families to resources related to social determinants of health. After college, I served as an AmeriCorps fellow in Washington, D.C. at La Clínica del Pueblo.

Seeing the disparities in access to care between my clients in D.C. and Maryland with accessing health insurance mobilized me to testify last year in support of this bill. Last year, I worked with a client in MD who experienced a high risk pregnancy. In a call with the hospital, I was told that because she has no health coverage, a surgery she would need would cost \$50,000 to \$60,000, and there might not be enough charity care funding to cover the costs. I felt heartbroken knowing I couldn't do more to help her.

Second, the policy argument for this bill is strong. The legislation does not cost money. But it does make it more likely that more people will hear about insurance from exchange navigators. In addition, more families will benefit from the ease of access and the protections of purchasing insurance on the exchange.

That's why other states have moved forward to do exactly what this bill calls for.

Third, my fellow students want their voices to be heard.

Enclosed in my hand is written testimony from more than 100 medical and public health students at Johns Hopkins and the University of Maryland in support of this bill. It includes specific stories from 30 students. I hope you will all read what we have to say regarding the importance of ensuring equitable care. These are our experiences that have led us to choose working in healthcare.

We are your future physicians, public health professionals, and healthcare workers. We strive to practice in a state that supports access to care for all residents, regardless of immigration

status. We urge a favorable report of SB 705.

Thank you for your consideration and leadership.

Sincerely, Ria Arora