

Dear Honorable Chair Griffith, Vice Chair Klausmeier, and Members of the Committee,

My name is Marcelina Kubica. I am a third-year medical student at the Johns Hopkins University School of Medicine. The views I express are my own and do not necessarily reflect the policies or positions of Johns Hopkins University.

I have been living in Baltimore City for the past two and a half years. Since November of 2021, I have been working as part of the HEAL Refugee Health & Asylum Collaborative and, since June of 2022, I have been volunteering with the Baltimore non-profit Asylee Women Enterprise. In these roles, I have served as a clinic coordinator, assisted in medical forensic evaluations for individuals seeking asylum, and worked as a health navigator for a local asylum seeker in Baltimore. After medical school, I plan on pursuing a residency in Obstetrics & Gynecology with a focus on serving migrant populations.

I stand before you today to speak about the impact of inadequate healthcare coverage for migrants and asylum seekers in our state of Maryland. These individuals come to our country seeking safety and refuge, often having experienced incredible trauma in their home countries and during their journey to the United States. When they arrive, they are in need of both medical and psychological support. As such, they are in a particularly vulnerable position in our society. Unfortunately, as it stands, our healthcare system and eligibility for marketplace insurance bar affordable access to the care these individuals so desperately need.

I recently worked intimately with an asylum seeker who needed to pay for her daughter's emergency department visit. At the time, this asylum seeker was waiting for her employment authorization and was subsisting on the generosity of donations and financial support of others, making this bill something she simply did not have the financial capability to pay off. Luckily, we were able to help her navigate a financial assistance application through the hospital, but, a few months later, the stress and worry the ED bill caused prevented her from presenting to the hospital when she was experiencing a life-threatening reaction to one of her medications. **The experience this asylum seeker had navigating the healthcare system without insurance prevented her from seeking care when she needed it the most, nearly costing her her life.**

Our migrant friends and neighbors already face so many barriers to care – transportation, language, and healthcare literacy to name a few. Lets work to counteract these barriers, starting today with offering financially feasible options for insurance.

Today, I respectfully urge you to support SB705 Access to Care Act. As a soon-to-be practicing physician, I want to practice in a society where healthcare truly is a fundamental human right accessible to all, regardless of immigration status.

Thank you for your consideration and your leadership.

Sincerely,
Marcelina Kubica