



NAACP

Maryland
STATE CONFERENCE

February 21, 2024

Senate Finance Committee
Maryland General Assembly
Annapolis, Maryland

Re: SB 705 – Health Insurance – Qualified Resident Enrollment Program (Access to Care Act)

Members of the Committee:

I am writing on behalf of the Maryland State Conference of the NAACP. We are in favor of Senate Bill 705, Health Insurance – Qualified Resident Enrollment Program (Access to Care Act). We ask that all members of the committee vote in favor of this legislation that seeks to require Maryland Health Benefit Exchange to establish and implement the Qualified Resident Enrollment Program to facilitate the enrollment of qualified residents in qualified plans; providing that the operation and administration of the Program may include functions delegated by the Maryland Exchange to a third party; and providing that the implementation of the Program is contingent on approval of a certain waiver application amendment.

This legislation introduced by Senators Hayes and Lam provides a pathway to critically address health coverage gap in our healthcare system by expanding the Affordable Care Act to all Marylanders, regardless of their immigration status, through the process of submitting a 1332 state innovation waiver.

Research demonstrates that Black and Hispanic patients are more likely to be kept for observation after an Emergency Department visit than a white, non-Hispanic patient. This results in higher costs associated with the visit. During the COVID 19 pandemic Latinx community accounted for 20% of all deaths although Latinx residents of Maryland only made up 11% of the population.

Allowing residents to purchase a health plan would enable them to compare costs and a plan that meets their needs. When more healthy people are enrolled in the plans on the Exchange market, it reduces the actuarial risk and therefore maintains – or even lowers – premiums for everyone in those plans. Access to routine yearly checkup will ensure that our undocumented immigrant children, youth, and adults live better, healthier, and more productive lifestyles that ultimately make our communities more vibrant. It is also important to note that there should be no cost to the State for this bill.

We encourage the Committee to vote favorably for SB 705.

Thank you.

In Service,

NaShona Kess, Esq., MLS
Executive Director, NAACP Maryland State Conference

NaShonakess.mdnaacp@gmail.com