February 21, 2024 Anna Rubin Columbia, MD 21045



TESTIMONY ON SB0705- POSITION: SUPPORT

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

TO: Chair Beidle, Vice Chair Klausmeier, and members of the Senate Finance Committee

FROM: Anna Rubin, on behalf of Jews United for Justice (JUFJ)

My name is Anna Rubin and I am a resident of District 13, in Columbia. On behalf of Jews United for Justice (JUFJ), I am submitting this testimony in support of SB0705- Health Insurance - Qualified Resident Enrollment Program (Access to Care Act). JUFJ organizes 6,000 Jews and allies from across the state in support of social, racial, and economic justice campaigns.

The issue of healthcare for people regardless of immigration status is personal to me. I'm the child of Jewish immigrants who fled persecution in Europe over a century ago. Our sacred texts insist that we turn our own historical experiences of being outsiders in a foreign land, something my own parents experienced, into compassion for those experiencing the same today. As Jews, we are obligated to make sure that those of us who were not born in our community are as safe, and as healthy, as those of us who were.

I have seen firsthand how depriving healthcare to undocumented people causes harm. Within the past seven years, I've joined efforts to support two refugee families. In particular, I've been part of a team helping a woman, 'J,' and her son who sought asylum in the United States after fleeing persecution in Honduras four years ago. Friends of mine sheltered them during the period when this family had no resources or support.

It was very challenging to find medical care when J faced a miscarriage soon after she arrived, as a result of rape. Since she was uninsured, the medical costs were astronomical. Eventually, we were able to find a medical provider who would care for her at a reduced rate. I can't imagine what she or others like her would do, or what would happen to them, without the affordable care we were able to secure for her. Currently, more than 275,000 undocumented immigrants in Maryland are ineligible for insurance through the Maryland Health Benefit Exchange, and J was one of the lucky few who, through the kindness of strangers, was able to find care.

No one should get sick or die because of their income or immigration status. Passing SB0705 would require the Maryland Health Benefit Exchange to establish and operate the Qualified Resident Enrollment Program, which would make qualified plans available to all Marylanders who meet the regular ACA eligibility criteria, regardless of immigration status. Including undocumented people in the ACA is humane, helps prevent the spread of diseases like COVID-19, maintains a healthy workforce, and saves money by reducing the reliance on emergency rooms. Further, it would reduce emergency room wait times, which are currently a significant problem across the state. Passing SB0705 would make our state a safer, healthier place for all.

On behalf of Jews United for Justice, I respectfully urge this committee to return a favorable report on SB0705.