

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,

My name is Jonathan Kuo and I am a first-year medical student at Johns Hopkins University. I am submitting this testimony in support of SB 705, the 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.

My testimony today comes from three years of experience as a certified enrollment counselor helping low-income, immigrant, and undocumented communities in the California Bay Area navigate their insurance options through California's Health Benefit Exchange, as well as my recent experience here working with similar populations at a Federally Qualified Health Center. In my brief time with you, I want to make three points:

My first point is that Maryland's immigrant populations face critical health disparities solely because of their insurance status. These populations are required to seek out the most expensive type of care there: emergency departments. When individuals have access to primary care, it results in higher rates of early detection and better long-term management of chronic diseases and serious illnesses making our communities overall healthier and wealthier.

My second point is that SB 705 is backed by compelling financial and policy data that convincingly demonstrates that its passage will benefit both the State and the people of Maryland. We know that increasing access to health insurance reduces costs, because increasing the number of healthy people in the plans on the Exchange market reduces actuarial risk and therefore maintains—or even lowers—everyone's premiums. Now, we have a golden opportunity to increase access for free.

Last, I want to emphasize that from my years of experience working with patients, the most important thing I have learned is that even incremental change can dramatically impact people's experiences navigating health insurance systems. Health insurance is confusing. We all know this, and SB 705 alone will not make health insurance transparent in a day. But it will give patients access to plans that are a little less confusing than those on the commercial market. It will let them speak with navigators who can give them guidance tailored to their best interests. It will demonstrate that our great state of Maryland is dedicated to supporting the lives of some of the most vulnerable populations in the state and in the country, and it does so for the low price of \$0.

I whole-heartedly urge you to submit a favorable report of SB 705.

Thank you for your consideration and leadership.

Jonathan Kuo