



FREDERICK COUNTY GOVERNMENT
OFFICE OF THE COUNTY EXECUTIVE

Jessica Fitzwater
County Executive

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

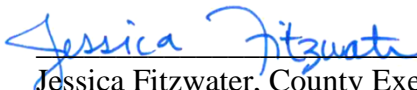
DATE: February 21, 2024
COMMITTEE: Senate Finance Committee
POSITION: Favorable
FROM: The Office of Frederick County Executive Jessica Fitzwater

As the County Executive of Frederick County, I urge the committee to give SB 705 – Health Insurance – Qualified Resident Enrollment Program (Access to Care Act) a favorable report.

This bill aims to remedy a gap in health insurance access by establishing the Qualified Resident Enrollment Program to facilitate the enrollment of qualified residents in health insurance plans. Although Maryland has created numerous programs, such as the Maryland Health Benefit Exchange, 6% of residents are still uninsured. This leads to an additional burden on our emergency departments as these residents do not have access to primary care and must visit these facilities for basic health care services. This has led to between \$120 and \$170 million being spent by the State every year in uncompensated care for emergency department services.

SB 705 is important to not only ensuring that every Marylander has access to health insurance, but also saving the State millions in avoidable spending. The program established in this bill would have the capacity to reach out to the 350,000 residents who still do not have access to healthcare. A majority of these residents do not speak English as their primary language, leading to a greater need for support in navigating the process of enrolling in a health insurance plan. This bill would expand healthcare access and ensure that all emergency departments are not continued to be unnecessarily pushed past their capacity.

Thank you for your consideration of SB 705. I urge you to advance this bill with a favorable report.



Jessica Fitzwater, County Executive
Frederick County, MD