

Senate Bill 705
Health Insurance- Qualified Resident Enrollment Program (Access to Care Act)
Finance Committee
February 21, 2024
Support

Catholic Charities of Baltimore supports SB 705. Catholic Charities' Esperanza Center has been providing comprehensive services to immigrants in the Baltimore region and across the State for over 60 years. The Center is a trusted community partner, with a bi/multi-lingual staff, where immigrant families and their children receive immigration legal services, English language instruction, information and resources, assistance with translations, and assistance with reunification of unaccompanied children. Esperanza's Health Clinic offers free medical and dental care to primarily undocumented immigrants who are unable to obtain health insurance and other services due to their immigration status.

The Esperanza Center Health Clinic operates out of the second floor of Esperanza 3-story building on Broadway in the neighborhood of Fells Point in Baltimore City (D46). Over the years, it has typically been staffed by one or two nurse practitioners, a half-time physician subsidized by Johns Hopkins Medical Systems, and several physicians and other health professionals who volunteer their time. The clinic is open 4-5 days a week, and while it offered walk-in services for many years, following the pandemic, patients now are only seen by appointment. Staffing shortages further limit their ability to see higher volumes of patients, and they have also had to limit service to patients whose household income falls below 200% of the federal poverty line, namely around \$62,000 for a family of 4.

Esperanza's Health Clinic serves as the primary healthcare provider for the vast majority of undocumented immigrants in the Baltimore region and beyond, offering a crucial alternative to emergency room care. Most patients come with non-emergent conditions (chronic hypertension, diabetes, asthma), but if they can't be seen at Esperanza, their medical conditions either go untreated or they must visit the ER in order to obtain the medications or checkups that they need. The average cost of an average ER visit in Maryland, without insurance was \$623.¹ Health coverage under one of the more affordable plans through Maryland's Health Benefit Exchange averages around \$3,000 annually for a 35-year-old residing in the 21224 area, according to Maryland's Health Benefit Exchange cost estimator without subsidy. By enabling access to health coverage through the Exchange, thousands of families currently unable to afford care and treatment would be empowered to manage their health without resorting to costly emergency room visits or enduring year-long waits for primary care appointments. In 2019, the last year for which Esperanza was able to track data from its walk-in patients, over 2,500 individuals indicated that they would have had to seek care at an emergency room if Esperanza's clinic had not been available. Passing this Health Care Access bill would mark the initial stride towards bolstering the number of insured Marylanders and fostering equity and fiscal responsibility within our healthcare system. **For these reasons, Catholic Charities urges the committee to issue a favorable report on Senate Bill 705.**

1. Ellington VB. How Much is an Emergency Room Visit Without Insurance? Crush Medical Debt. Published February 17, 2024. Accessed February 20, 2024. <https://crushmedicaldebt.com/how-much-is-an-er-visit-without-insurance/#:~:text=How%20Much%20Does%20an%20Uninsured>
2. Maryland's Health Benefit Exchange cost estimator

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