



MONTGOMERY COUNTY, MARYLAND  
**WOMEN'S DEMOCRATIC CLUB**

P.O. Box 34047, Bethesda, MD 20827

[www.womensdemocraticclub.org](http://www.womensdemocraticclub.org)

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

Thank you for this opportunity to submit written testimony concerning an important priority of the Montgomery County **Women's Democratic Club (WDC)** for the 2024 legislative session. WDC is one of the largest and most active Democratic clubs in Montgomery County with hundreds of politically active members, including many elected officials.

**WDC urges the passage of SB705** directing the Maryland Health Benefit Exchange to establish an enrollment program for those Maryland residents who are currently ineligible to enroll in on-exchange Qualified Health Plans due to their immigration status.

A [September 2022 report from the Kaiser Family Foundation](#) notes that under current law undocumented immigrants and immigrants without permanent residency status such as DACA recipients, Temporary Protected Status holders, and nonimmigrant visa holders are ineligible for most federal and state healthcare programs. One exception is the federal Emergency Medical Treatment and Labor Act which provides that every patient, regardless of immigration status, has access to emergency medical care. For those without options, the hospital emergency room is the place of last resort. Is it any wonder then that Maryland has the longest hospital emergency room waits in the country?

According to a [May 2022 report by La Clinica del Pueblo](#), approximately 225,000 to 275,000 Maryland residents are without access to health care due to their immigration status. This includes 27,500 Temporary Protected Status holders -- refugees from Ukraine, Syria, Afghanistan, Ethiopia, Sudan, El Salvador, Honduras, and Nicaragua who are fleeing war, civil strife, and persecution. Many of those currently without access to health care are front-line workers providing essential services in grocery stores, restaurants, retail stores, landscaping, and construction. They work low wage jobs where health insurance may not be available at all.

We understand the financial constraints the State of Maryland is facing, but we implore you to take the first steps necessary to resolve this situation. Our communities will thrive when every Maryland resident has their health care needs met in a timely manner.

**We ask for your support for SB705 and strongly urge a favorable Committee report.**

Tazeen Ahmad  
WDC President

Sharon Cranford  
WDC Health Subcommittee

Cynthia Rubenstein  
Chair, WDC Advocacy