



TESTIMONY IN SUPPORT OF SENATE BILL 705

Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)
Before the Senate Finance Committee
By Vincent DeMarco, President, Maryland Citizens' Health Initiative
February 21, 2024

Chair Beidle, Vice-Chair Klausmeier, and Members of the Senate Finance Committee, on behalf of the over 400 faith, community, labor, business and health care organizations which are part of our Maryland Health Care For All! Coalition, we strongly urge you to support SB 705. Special thank you to Senator Hayes and Senator Lam for sponsoring this life-saving legislation.

Under your leadership Maryland has made major progress in creating access to quality, affordable health care under the Affordable Care Act. Through innovative programs like the Easy Enrollment Program, Young Adult Subsidy Program, and Healthy Babies Equity Act the rate of uninsured in our state has gone from 13% to 6%. Now we must continue to make progress to go from 6% to 0% uninsured.

This legislation would require that the Maryland Health Benefit Exchange request a 1332 waiver to allow Maryland residents, who do not have current legal residency status, to purchase health insurance through Maryland Health Connection. This legislation would have no cost to the state, while helping more Marylanders receive navigational support from Maryland Health Connection to compare insurance plans, including easier-to-compare Value Plans not available off-Exchange.

The Access to Care Act is a step toward ending healthcare disparities for immigrant communities in Maryland. It would ensure access to primary care, resulting in higher early detection rates and better long-term management of chronic diseases and serious illnesses. It would decrease the amount of costly emergency room visits and mortality rates. Often uninsured Marylanders have to wait until their health issues bring them to the emergency room, which increases hospital wait times and also increases uncompensated care. According to our hospitals, the State is spending between \$120—170M per year in uncompensated care for emergency department services for Marylanders who do not have insurance. Uncompensated care drives up health insurance premiums for everyone.

When Marylanders can access coverage, they can access preventive care, which allows them to stay healthier and have fewer visits to the emergency room. We recently released a report

showing that past health care expansion in Maryland reduced uncompensated care by [at least \\$460 million](#), making coverage more affordable for everyone else. The Access to Care Act would help ensure more Marylanders can purchase coverage, and would therefore also help stabilize premiums and improve hospital wait times for ALL Marylanders.

While the state has recently made historic gains in health insurance coverage, Black, Latino, and Asian American Marylanders remain disproportionately represented among the [uninsured](#). Immigration status can be a significant barrier to coverage. Removing immigration status as a barrier to health insurance coverage is a matter of health equity and will establish a more fair and just health benefit exchange.

Thank you for your commitment to ensuring access to quality, affordable health care for ALL Marylanders. We urge a favorable report for SB 705.

Maryland Health Care for All! Coalition

