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MAYOR

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SB0705

February 21, 2024

TO: Members of the Senate Finance Committee

FROM: Nina Themelis, Director of Mayor's Office of Government Relations

RE: Senate Bill 705 – Health Insurance - Qualified Resident Enrollment Program Access to Care Act

POSITION: SUPPORT

Chair Beidle, Vice Chair Klausmeier, and members of the Committee, please be advised that the Baltimore City Administration (BCA) **supports** Senate Bill (SB) 705.

SB 705 seeks to ensure that uninsured residents working and contributing taxes in Maryland can purchase health insurance through the Maryland Health Benefit Exchange (MHBE). This bill is not only crucial for the well-being of families and individuals throughout Baltimore City and Maryland but also for the overall benefit of our state.

Currently, immigrant families and individuals without status or with mixed status face significant barriers in accessing healthcare, as they are unable to purchase insurance through MHBE. This leaves them vulnerable to fraud and without access to much-needed healthcare services. While some may attempt to purchase insurance through commercial markets, the complex application processes, often available only in English, leave many uninsured.

By allowing these tax-paying families and individuals to purchase insurance through MHBE, we can provide them with the means to compare insurance plans and find coverage that meets their specific needs in their language. It is important to clarify that this proposal is not about providing free healthcare but rather facilitating a fair process for families and individuals who pay Maryland and federal taxes yet are denied access to benefits such as healthcare on MHBE.

Moreover, the Access to Care Act has the potential to address the significant costs currently incurred by the state for uncompensated emergency care provided to uninsured individuals. By providing access to primary and preventive healthcare, we can reduce the strain on emergency departments for non-emergency care, subsequently decreasing wait times and improving overall healthcare efficiency.

SB 705 represents a crucial step towards ensuring equitable access to healthcare for all Maryland residents, promoting financial stability for the state, and improving the overall health and well-being of our communities. For those reasons, the BCA requests a **favorable** report for SB 705.