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TESTIMONY ON SB0705 – FAVORABLE
Health Insurance – Qualified Resident Enrollment Program
(Access to Care)

TO: Chair Beidle, Vice Chair Klausmeier, and members of the Finance Committee

FROM: Jeffrey S. Rubin

My name is Jeffrey S. Rubin. I am a resident of District 15. **I am submitting this Testimony in support of SB0705, Health Insurance – Qualified Resident Enrollment Program (Access to Care).**

As a physician and twice cancer patient, I have firsthand experience with the stressful nature of medical care and the critical importance of prompt attention to health problems. I emphatically attest to the problems that result when people defer medical care because they lack the insurance that would assist in covering their medical expenses. All too often, such delays result in more serious conditions that are more difficult and more costly to treat. The patient, the family, and society all suffer from such delays: all pay the price for a flawed system of medical care that discourages attention when it would contain the illness, minimize its spread, and limit the cost of treatment. Reduction in the cost of uncompensated care that is currently absorbed by medical institutions means that passage of SB0705 would likely result in a net savings for Marylanders.

The Affordable Care Act has granted 28 million people across the country access to affordable health care. However, more than 275,000 undocumented immigrants in Maryland are ineligible for insurance through the Maryland Health Benefit Exchange. Passing SB0705 would require the Maryland Health Benefit Exchange to establish and operate the Qualified Resident Enrollment Program, which would make qualified health insurance plans available to all Marylanders who meet the regular ACA eligibility criteria, regardless of their immigration status.

Greater access to health care would reduce emergency room visits (cutting wait times and expenses) and decrease mortality rates, as well as increase rates of early detection and improve the long-term management of chronic diseases and serious illnesses. This legislation would make our state a safer, healthier place by decreasing health inequities and the spread of infectious diseases.

I respectfully urge this committee to issue a favorable report on SB0705.