

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc 2101 East Jefferson Street Rockville, Maryland 20852

February 21, 2024

The Honorable Pamela Beidle Senate Finance Committee 3 East, Miller Senate Office Building 11 Bladen Street Annapolis, Maryland 21401

**RE:** SB 705 – Support

Dear Chair Beidle and Members of the Committee:

Kaiser Permanente is pleased to support SB 705, "Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)."

Kaiser Permanente is the largest private integrated health care delivery system in the United States, delivering health care to over 12 million members in eight states and the District of Columbia. Kaiser Permanente of the Mid-Atlantic States, which operates in Maryland, provides and coordinates complete health care services for over 825,000 members. In Maryland, we deliver care to approximately 475,000 members.

Undocumented immigrants are at high risk of being uninsured because they have limited access to coverage options. Their high uninsured rates reflect limited access to employer-sponsored insurance and eligibility restrictions that bar them from participating in Medicare, Medicaid, the Children's Health Insurance Program, and the Affordable Care Act marketplaces. Additionally, certain lawfully present immigrants lack access to affordable health coverage, such as those who have been in the United States for less than five years.

Kaiser Permanente provides care and coverage to undocumented immigrants in California, Oregon, Washington, Colorado and the District of Columbia, and provides care to undocumented immigrants in Maryland and Virginia through two charitable care programs: the Community Health Access Program (CHAP) and Charitable Care for Kids Program (Kids Program). CHAP provides health care coverage to low-income individuals and families who don't have access to other public or private health coverage. CHAP enrollees pay no monthly premium or out-of-pocket costs and have access to all health services offered by Permanente physicians or our contracted network. More than 11,000 individuals and families are enrolled in these programs and have access to the same facilities, providers and services as all paying members.

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<sup>&</sup>lt;sup>1</sup> Kaiser Permanente comprises Kaiser Foundation Health Plan, Inc., the nation's largest not-for-profit health plan, and its health plan subsidiaries outside California and Hawaii; the not-for-profit Kaiser Foundation Hospitals, which operates 39 hospitals and over 650 other clinical facilities; and the Permanente Medical Groups, self-governed physician group practices that exclusively contract with Kaiser Foundation Health Plan and its health plan subsidiaries to meet the health needs of Kaiser Permanente's members.

Kaiser Permanente Comments on SB 705 February 21, 2024

We support extending coverage through the Maryland Health Benefit Exchange for noncitizens who would otherwise be eligible for coverage but for their immigration status. We especially endorse this effort to expand coverage in response to the significant burden immigrants have faced during the pandemic. COVID-19 has taken a heavy toll on immigrants, who are disproportionately frontline workers, making them particularly vulnerable to the virus.

Thank you for the opportunity to comment. Please feel free to contact me at <u>Allison.W.Taylor@kp.org</u> or (202) 924-7496 with questions.

Sincerely,

Allison Taylor

Director of Government Relations

Kaiser Permanente

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