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**TESTIMONY ON (SB 705 – QUALIFIED RESIDENT ENROLLMENT  
PROGRAM -ACCESS TO CARE ACT) – POSITION: FAVORABLE**

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

From: Gabriel Maximilian Moreno, Esq.

Honorable Members of the Maryland General Assembly, my name is Gabriel Maximilian Moreno, Esq. I am the CEO of the Luminus Network for New Americans headquartered in Columbia, Maryland and a resident of District 13. For more than 40 years, Luminus has empowered New Americans by offering legal, social, language, and employment services to help them achieve their goals. I am submitting this testimony **in support** of SB705, Qualified Resident Enrollment Program - Access to Care Act.

This bill is of paramount importance for the health and well-being of Maryland's immigrant community, which plays a vital role in the economic and social fabric of our state. As early as 2018, 915,200 immigrants (foreign-born individuals) comprised 15 percent of the population in Maryland and another almost 9% of Marylanders have at least one immigrant parent. That number has only grown since then.

Among these, a significant number come from countries such as El Salvador, India, China, Nigeria, the Philippines, and various other parts from around the world. Immigrants in Maryland are not only contributing members of society but also integral to the state's labor force, especially in critical sectors like healthcare, construction, food services, and a plethora of other sectors. Indeed, immigrants make up 20% of Maryland's workforce.

However, despite their substantial contributions, many immigrants in Maryland face barriers to accessing healthcare. These individuals often have limited access to health insurance and healthcare services, which can lead to adverse health outcomes and increased healthcare costs in the long run.



The Access to Care Act aims to address these challenges by establishing the Qualified Resident Enrollment Program. This program will facilitate the enrollment of qualified residents, including immigrants regardless of their immigration status, in health plans offered through the Maryland Health Benefit Exchange. By doing so, the bill ensures that all Maryland residents have access to affordable and quality healthcare, which is a fundamental human right.

Moreover, the implementation of the Qualified Resident Enrollment Program is contingent on the approval of a State Innovation Waiver application amendment under Section 1332 of the Affordable Care Act. This approach demonstrates a commitment to leveraging federal funding efficiently and responsibly to support the health and well-being of Maryland's residents.

In conclusion, Senate Bill 705 represents a critical step towards achieving health equity and ensuring that all Maryland residents, including the immigrant community, have access to the healthcare they need. I urge you to support this bill and help cement Maryland's position as a leader in providing inclusive and equitable healthcare for all.

**I respectfully urge the Finance committee to return a favorable report on SB 705.**