February 21, 2024

Mara R. Greengrass Rockville, MD 20852

TESTIMONY ON SB0705 - POSITION: FAVORABLE

Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)

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

FROM: Mara Greengrass

My name is Mara Greengrass. I am a resident of District 18. I am submitting this testimony in support of SB0705, the Access to Care Act.

I urge you to extend affordable health insurance to everyone living in our state, no matter their residency status. As a lifelong Maryland resident, I want all our neighbors to be healthy. Every year during Passover, Jews remind each other that we were once strangers in Egypt and that experience tells us we must care for the visitors among us as if they were citizens.

Besides the moral and ethical reasons to provide health insurance to everyone, public health specialists tell us a healthier population is an economic and physical benefit to all, keeping down all health care costs and freeing up space in ERs. It would certainly help with the next pandemic!

My family has experience with the Affordable Care Act, which passed just before my husband lost his job. We have several pre-existing health conditions, but thanks to the Maryland exchange, we got insurance that was as good as any we'd received through an employer. We kept all our doctors, including the kids' pediatrician, and our health care was uninterrupted.

Before the health exchange was created, I looked into purchasing private insurance, which would have cost much more and covered much less. Maryland exchange plans got us through two rough patches, ensuring my daughter got physical therapy for her weak ankle, my son and I were treated for anxiety, and my husband kept his diabetes under control.

Everyone in Maryland—however they got here and whatever their legal status—deserves that same care, that same peace of mind. Opening up Maryland's health exchange to all would decrease health inequity and make all Marylanders safer and healthier.

Please expand the exchange to include all people currently residing in the state. I respectfully urge this committee to return a favorable report on SB0705.