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TESTIMONY ON SB 705 - 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: Michelle Mazurek

My name is Michelle Mazurek. I am a resident of District 20. I am submitting this testimony in support of SB 705: Health Insurance - Qualified Resident Enrollment Program (Access to Care Act).

I am a professor at the University of Maryland College Park, a member of congregation Temple Emanuel, and most importantly, the granddaughter of immigrants and refugees. SB 705 is a rare win-win: a moral imperative as well as a strategic step forward for public health in our state. Requiring the Maryland Health Benefits Exchange (MHBE) to request a 1332 waiver to allow all Maryland residents, regardless of immigration status, to purchase insurance on the exchange. Since its establishment in 2010, 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. Opening up the MHBE will benefit directly affected individuals and families while also reducing unnecessary ER care by allowing people to access preventive care.

This issue is deeply personal to me. All four of my grandparents immigrated to the U.S. in the 1930s and 1940s: as teenagers, my maternal grandmother survived the Nazi slave labor camp at Riga, and my paternal grandmother hid from the Nazis and then the Soviets in Poland, eventually escaping just before the Iron Curtain made travel impossible. They arrived in this country as refugees, with almost nothing. My grandmothers worked multiple jobs as housemaids, seamstresses, and secretaries; my grandfathers worked as a butcher and a chicken farmer. Through their hard work and dedication, my parents were able to go to college and build lives as professionals; now I have a PhD in computer engineering and work as a college professor. This was possible because the U.S. afforded my grandparents with opportunities, which they eagerly took advantage of.

At the university, I teach hundreds of students who have immigrant parents or are immigrants themselves; living and working in Montgomery and PG counties, I interact with

immigrant service workers nearly every day. I see firsthand how hard these immigrants work to build a better life, and how much they contribute to our community. I also know they contribute millions to the economy in federal, state, and local taxes. Like my grandparents, hard-working and tax-paying immigrants of today deserve opportunities to build better lives for themselves and their children, including the opportunity to access affordable, high-quality healthcare. No one should get sick or die because of their income or immigration status.

SB 705 is critical not only for the immigrant community, but for broader public health in Maryland. Access to insurance will boost routine and preventative care will decrease avoidable emergency room visits, reducing wait times as well as state expenditures for uncompensated care.

This bill is a rare win-win: it will critically improve outcomes for the most vulnerable as well as improving public health and improving ER availability. I respectfully urge this committee to return a favorable report on SB 705.