

Maryland Youth Advisory Council c/o Governor's Office of Crime Prevention, Youth, and Victim Services 100 Community Place, Crownsville, MD 21032 Grace Minakowski, *Chair* Will O'Donnell, *Vice-Chair* Folashade Epebinu, *Secretary*

February 21, 2024

Re: SB 705 | Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)

Dear Chair Beidle and Members of the Senate Finance Committee,

The Maryland Youth Advisory Council prides itself on being a coalition of diverse young advocates and leaders who serve as a voice for youth in the state of Maryland. As leaders in our communities, and as appointees of the Governor, President of the Senate, Speaker of the House, Maryland Association of Student Councils, Maryland Higher Education Commission and the University System of Maryland, we take every opportunity to address relevant issues by influencing legislation, spreading public awareness and serving as a liaison between youth and policymakers regarding issues facing youth.

Affordable health care coverage is a basic need which should be extended to all Marylanders, regardless of immigration status. As of March 2023, there are an estimated 112,400 Marylanders who are uninsured and ineligible for healthcare coverage due to immigration status—accounting for 30% of Maryland's uninsured population¹. Immigrant children are also vulnerable to this disparity with a recent study revealing that, due to their uninsured status, 1 in 10 undocumented children have not been able to access health care in the past 12 months. Finally, if undocumented immigrants are able to secure healthcare, one in four report that they have been recipients of discrimination based on their financial situation, insurance provider, and even their background². Research indicates that by providing state-sponsored accessible and inclusive healthcare for all immigrants, health outcomes dramatically improve. Such positive health outcomes equate to a more productive society, something Maryland strives for.

SB 705 would remove immigration status as a factor that prevents undocumented families from obtaining health coverage. It would direct the Maryland Health Benefit Exchange to establish an enrollment program for populations who are currently ineligible to enroll in On-Exchange Qualified Health Plans. Affordable health coverage should be seen as a human right—a right that has been denied to immigrant populations for years. To block another human's access to medical services is to strip them of their dignity and likelihood of contributing to Maryland and the nation at large. The Council supports **SB 705**, as it aligns with the Council's Legislative Platform supporting:

a. Providing equitable access to affordable healthcare (Article IV. Health And Social Issues; Clause N).

¹ "Home." Maryland Health Benefit Exchange, 17 Jan. 2024, www.marylandhbe.com/.

² Drishti Pillai, Samantha Artiga. "Health and Health Care Experiences of Immigrants: The 2023 KFF/LA Times Survey of Immigrants." *KFF*, 17 Sept. 2023, www.kff.org/racial-equity-and-health-policy/issue-brief/health-and-health-care-experiences-of-immigrants-the-2023-kff-la-times-survey-of-immigrants/.



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SB 705 would mark a pivotal step towards ensuring the physical well-being of all Marylanders. The impacts of exclusionary health coverage policy are harrowing; undocumented immigrants are left to grapple with treatable diseases and a lower quality of life—but these results are preventable. For these reasons, the Council supports **SB 705** and respectfully requests a favorable report from the committee. We thank you for your consideration of our position.

Sincerely,

Grace Minakowski Chair, Maryland Youth Advisory Council