

SB 705_JoShifrin_FAV
Hearing Date: February 21, 2024
Jo Shifrin
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Testimony for SB 705 - Position: FAVORABLE
Health Insurance - Qualified Resident Enrollment Program
(Access to Care Act)

To: Senator Will Smith, Chair, and Senator Jeff Waldstreicher, Vice Chair, and members of the Finance Committee

From: Jo Shifrin

My name is Jo Shifrin. I am a resident of District 16. I am submitting this testimony in support of SB0705, Health Insurance - Qualified Resident Enrollment Program (Access to Care Act).

I am a retiree, a Jew, and a resident of Montgomery County for the past 10 years. My support for this legislation comes from my grounding in Jewish values and my training in public health:

- Judaism offers a moral framework: value life and health; make the world a more fair and equitable place; and help everyone receive what they need to live a safe and healthy life. The requirement that we behave with care, equity, and love toward "the stranger" is the most often repeated commandment in the Torah. As Jews, and as human beings, we are obligated to make sure that those of us who were not born in our community and may not be as privileged as we are, deserve to be as safe, and as healthy, as we are.
- From a public health perspective, medical care is a basic human right. Without affordable health insurance, people forgo immunizations and other preventative care, delay treatment when they are sick, and require hospitalization at a higher rate than those who have insurance.

In Maryland, there are more than 275,000 undocumented immigrants who are not currently eligible to purchase insurance through the Maryland Health Benefits Exchange, despite the fact that they pay more than \$240 million in federal, state, and local taxes.

The bill is sound policy for Maryland because in addition to helping the immigrant community it poses no financial burden on the State. When people have health insurance, they can access most of their care in the offices of primary care providers and specialists, freeing up overburdened emergency rooms.

This bill would enable all Marylanders –regardless of their immigration status– to access the routine, comprehensive and affordable care they need. It would make sure that hard working, tax paying residents have the ability to purchase the health insurance they need under the Affordable Care Act (ACA).

Without this legislation, those who become ill are forced to use high cost medical care in the emergency rooms of Maryland hospitals. Moreover, by having this insurance, all Marylanders could access immunizations and other preventive care. Having affordable medical insurance would allow them to work, pay taxes, and care for their families.

All people deserve access to quality healthcare. The Maryland Health Benefits Exchange, created by the Affordable Care Act, should be available to all Maryland residents regardless of their immigration status. SB 705 will reduce health disparities in our immigrant communities and will make Maryland a safer and healthier place for all of us by:

- Preventing the spread of Covid-19, RSV, influenza and other infectious diseases by providing access to vaccinations and medication,
- Helping workers and their families to access primary care, resulting in higher rates of early detection of disease and a higher cure rate, as well as better long term management of chronic diseases, and
- Reducing costly emergency room visits

I respectfully urge this committee to return a favorable report on SB 705.