



February 21, 2024

**Senate Bill 705**

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

**Senate Finance Committee**

**Position: FAVORABLE**

Anne Arundel County **SUPPORTS** Senate Bill 705 – Health Insurance – Qualified Resident Enrollment Program (Access to Care Act). This Bill would require the Maryland Health Benefit Exchange to establish and implement the Qualified Resident Enrollment Program to facilitate the enrollment of qualified residents - who are working and paying taxes in Maryland - to access the Maryland Health Benefit Exchange (MHBE) and the opportunity to pay for health care insurance.

The Affordable Care Act does not permit residents that are undocumented to buy insurance on the Health Care Exchange. In Maryland, there are almost 90,000 residents who are working, with an Individual Tax Identification Number (ITIN), who are earning money, paying Maryland and federal taxes, but are denied the benefits that their taxes are paying for. These benefits include access to affordable health care on the Exchange. Individuals that do not have access to affordable healthcare are frequently forced to forgo routine and preventative health care options, and instead seek treatment only when an emergency arises. Our hospital emergency department wait times are already among the highest in the country, and ensuring more residents have access to affordable health care coverage will reduce this burden on our health care system. Furthermore, allowing more residents to purchase health care coverage through the Exchange market will reduce the actuarial risk and therefore maintain – or even lower – premiums in those plans.

Over the last several years, the General Assembly has passed several different programs to reduce the number of uninsured residents, which has cut the percentage of uninsured Marylanders in half since 2008. This Bill is another program that will help achieve the goal of 100% health care coverage for our residents. Maryland can be a leader in ensuring all residents have access to affordable health care. For all of these reasons, I respectfully request a **FAVORABLE** report on Senate Bill 705.

A handwritten signature in blue ink, appearing to read "Stuart Pittman".

Stuart Pittman  
County Executive