Dear Honorable Chair Beidle, Vice Chair Klausmeier, and Members of the Committee,

My name is Ramadhan Ahmed, I am a first year medical student at Johns Hopkins School of Medicine. The views expressed here are my own and do not necessarily reflect the policies or positions of Johns Hopkins University or the Johns Hopkins Health System. I am an immigrant hailing from Wajir, Kenya. I came to this country with my mother when I was 5 years old, and we settled in Anaheim California. Growing up in Anaheim, I had a lot of friends who were also immigrants like me, however, there was a slight difference between us. Some of my friends had family members who were undocumented. This past summer, I was the best man to my childhood best friend, and at his wedding there was a hole that could not be forgotten, the absence of his father. You see, my friend's father was an undocumented immigrant who lived for over two decades in this country. He raised three amazing sons and worked day and night to support his family. Unfortunately, he had a habit of delaying seeking medical care, not out of necessity, but out of the inability to afford health care and out of the fear of deportation. Out of the fear of putting his family in debt. Out of fear of being separated from his 3 sons. Unfortunately, he passed away one year before his son's wedding.

There are so many instances of families in Maryland facing similar problems, some are more fortunate than my friend's father, others are forced to brunt the full force of the Maryland Medical system on their own, and they suffer for it. According to a 2022 survey of Maryland residents, 52% of respondents of color went without care due to cost at some point within the prior year, including 53% of Hispanic/Latinx respondents, compared to 47% of white respondents.

The Access to Care Act (SB 705) will decrease some of that burden on undocumented immigrants living in Maryland. Instead of the private insurance market, where the lack of medical literacy fosters an environment where the most vulnerable people in our state are taken advantage of. The Access to Care Act would support undocumented immigrants to be part of a system that provides stability in access to healthcare. There should be no cost to the State for this bill. We have been told that the Exchange can request the waiver and accept the payments of all residents with its current resources.

I am future medical professional who will be providing care to Maryland residents. The value of SB 705 to the state of Maryland is indispensable and I urge you to vote favorably.

Sincerely, Ramadhan Ahmed