

TESTIMONY ON HB#728/SB705 - 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: Cindy (Cecile) Brach, Silver Spring MD 20910

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My name is Cindy Brach. I am a resident of District 20. I am submitting this testimony in support of the Access to Care Act HB728/SB705.

I am a well-insured woman, which gives me access to good healthcare. This year I had a colonoscopy, a screening test for colorectal cancer. During two previous colonoscopies I had polyps, which can grow into cancer, removed. This time I had none.

My younger son has loved soccer since a young age. In high school, he was injured and needed three surgeries. Insurance paid for most of the costs. My older son has struggled with depression. Insurance helped pay for care that has kept him alive.

Now imagine that I am an undocumented resident who did not have insurance. I wouldn't have gotten those colonoscopies and perhaps those polyps would have turned cancerous. I probably would not have discovered the cancer until it was in the late stages and I went to the hospital because of the pain.

I might have forbidden my younger son from playing soccer, or any team sport because we couldn't risk injury. Or perhaps I would have let him play and then gone into deep medical debt when he was injured. As for my older son, I don't even want to think what might have happened had we not been insured and could afford good medical care.

Letting undocumented residents buy themselves insurance on Maryland Health Connections is a win-win proposition. First, undocumented residents get to buy insurance that gives them peace of mind and helps pay for preventive and other healthcare. Second, insured people tend to have better health, which increases productivity. Finally, it costs the State of Maryland nothing and saves hospitals from having to provide uncompensated care. Maryland hospitals reported spending between \$120 million and \$150 million in uncompensated care for undocumented immigrants in 2022.

Supporting the Access to Care Act (ACA) makes sense. It's the right thing to help Maryland undocumented residents purchase health insurance for themselves. It's also the fiscally sound thing to do. Other states that have opened their insurance marketplaces to undocumented residents, and Maryland should follow suit. Please return a favorable report on the Access to Care Act HB728/SB705.