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Finance Committee



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THE SENATE OF MARYLAND
ANNAPOLIS, MARYLAND 21401

Thursday, March 21, 2024

Testimony in Support of Senate Bill 705: Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)

Chairwoman Pena-Melnyk and members of the House Health and Government Operations Committee,

Senate Bill 705 The Access to Care Act allows more people to purchase their own insurance through the Maryland Health Benefit Exchange. The legislation would simply lift the requirement that people must have documentation of their legal residency status.

There is no cost to the State or the Federal Government, as people would need to use their own earnings to purchase their insurance. Given the complexity of selecting insurance plans on the commercial market, residents who have limited knowledge about the market and for whom English may not be their first language are at a serious disadvantage and more vulnerable to fraud. The Maryland Health Benefit Exchange is a proven tool ready to help anyone navigating the process of purchasing insurance.

MHBE was founded in 2011 with the goal of offering health care options to individuals and small businesses. The group recognized that there were few health care options for low-income families, similar to Medicaid. This program requires eligibility for Medicare or other federally sponsored healthcare. This provides health care options not only for undocumented citizens, but also for low-income families who cannot afford healthcare but do not meet the eligibility requirements for Medicaid assistance.

Access to health care means equal healthcare opportunities for all, and compassion knows no

boundaries. I urge you to support this bill.

Respectfully,

A handwritten signature in blue ink, appearing to read "Antonio L. Hayes", with a stylized flourish at the end.

Senator Antonio L. Hayes
40th Legislative District – MD