



**Committee:** House Health and Government Operations Committee

**Bill Number:** HB 728 – Health Insurance – Qualified Resident Enrollment Program (Access to Care Act)

**Hearing Date:** February 8, 2024

**Position:** Support

---

The Maryland Nurses Association strongly supports *House Bill 728 – Health Insurance – Qualified Resident Enrollment Program (Access to Care Act)*. The bill proposes to remove a barrier to purchasing health insurance on the Maryland Health Benefit Exchange. Under current policies, an individual must be a legal U.S. resident to purchase health insurance. The bill removes the residency requirement; and this will allow more individuals to purchase health insurance.

As nurses, we see too many uninsured people in waiting rooms, emergency departments, and hospital beds. People without insurance have difficulty accessing preventative and specialty services and are at higher-risk for serious chronic and acute illnesses. We know that health insurance is a strategy that works. With the implementation of the Affordable Care Act, we saw an increase in the number of people with primary care providers, thus, demonstrating that insurance coverage leads to greater access to care.<sup>i</sup>

This legislation has no fiscal note. Individuals who are undocumented will use their own earnings to purchase insurance for themselves and their family. However, there is an economic impact on the State, and it will be positive. With more people having insurance, there will be fewer downstream costs to our health facilities in uncompensated care; and healthier people can make more contributions to our economy.

We ask for a favorable report. If we can provide any additional information, please contact Robyn Elliott at [relliott@policypartners.net](mailto:relliott@policypartners.net).

---

<sup>i</sup> <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6146333/>