



MID-ATLANTIC ASSOCIATION OF  
COMMUNITY HEALTH CENTERS

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TO: The Honorable Joseline A. Pena-Melnyk, Chair  
Members, House Health and Government Operations Committee  
The Honorable Bonnie Cullison

FROM: Pamela Metz Kasemeyer  
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J. Steven Wise  
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DATE: February 8, 2024

RE: **SUPPORT** – House Bill 728 – *Health Insurance – Qualified Resident Enrollment Program (Access to Care Act)*

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On behalf of The Maryland State Medical Society, the Maryland Chapter of the American Academy of Pediatrics, and the Mid-Atlantic Association of Community Health Centers, we **support** House Bill 728.

House Bill 728 requires the Maryland Health Benefit Exchange (MHBE), in consultation with the Insurance Commissioner and as approved by the MHBE Board, to submit a federal State Innovation Waiver application by July 1, 2025, to establish a Qualified Resident Enrollment Program and seek federal pass-through funding resulting from the implementation of the program. The Qualified Resident Enrollment Program would allow Maryland residents who do not have current legal residency status to purchase insurance on the Exchange.

While qualified residents can buy insurance in the commercial market, they do not have access to the many aspects of the Exchange that enable consumers to compare insurance plans, usually in their own language, understand the actual cost of the plan, and be able to purchase value plans that are offered by carriers only on the Exchange and not the regular commercial market.

Maryland has worked hard to provide health insurance coverage to its residents, resulting in an uninsured rate of approximately six percent. However, for those still without coverage, they face uncertainty and too often receive care in settings inappropriate for their condition, such as emergency departments, or only after their condition has worsened and more expensive and invasive treatment is necessary. Access to primary care and other health care services will ensure that our undocumented immigrant children, youth, and adults live better, healthier, and more productive lifestyles that ultimately help our communities.

For these reasons, we urge a favorable vote on House Bill 728.

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