



Delaware-Maryland Synod
Evangelical Lutheran Church in America
God's work. Our hands.

Testimony Prepared for the
Finance Committee
on
Senate Bill 705
February 21, 2024
Position: **Favorable**

Madam Chair and members of the Committee, thank you for the opportunity to speak in favor of expanding access to health care in Maryland. I am Lee Hudson, assistant to the bishop for public policy in the Delaware-Maryland Synod, Evangelical Lutheran Church in America, a faith community of congregations in three judicatories all across our State.

Our community advocates access to appropriate, adequate, and affordable health care *for all people in the United States and its territories* (“Caring for Health,” ELCA, 2003).

Senate Bill 705 will expand access to appropriate health care by extending eligibility for insurance product on the Maryland Health Benefit Exchange to all qualified residents in the State. Those who may be in the midst of status procedures, living and working in the State; those, therefore, participating in the economy and paying their fair share, should not be denied access to health care. Doubtless they will need and seek medical services.

These can be people who struggle to afford health care and, lacking adequate insurance, will merely become excess health costs represented by uncompensated care, the hidden tax allocated to the medical care market.

The testimony of my community remains that denying access to care and treatment does not save money. It does not even save health care dollars because it ignores the cost of poor health outcomes. **Senate Bill 705** will admit more people to the cohort of the covered, appropriately distributing the real cost of care across an enlarged market. That benefits consumers, carriers, providers, and the State.

Maryland is home to a large immigrant population, making the need for this well-documented. Other states have had the wisdom to include their immigrant populations in their health care programs. The federal 1332 waiver authorizes the policy. And it is requisite for equitable access expansion.

Senate Bill 705 will reduce the medically uninsured population of Maryland significantly. Making sure that qualified residents can acquire the product for which they may be eligible will advance an aim of our advocacy of *appropriate care for all people in the United States*. We seek your favorable report.

Lee Hudson