

HB0728\_RichardKaplowitz\_FAV

2/8//2024

Richard Keith Kaplowitz  
Frederick, MD 21703

**TESTIMONY ON HB#/0728 – FAVORABLE**

**Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)**

**TO:** Chair Pena-Melnyk, Vice Chair Cullison, and members of the Health and Government Operations Committee

**FROM:** Richard Keith Kaplowitz

**My name is Richard K. Kaplowitz. I am a resident of District 3. I am submitting this testimony in support of HB#0728, Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)**

**I urge your support to ensure that newly qualified individuals will receive the same subsidy rate as all other individuals covered under the Affordable Care Act.**

I want to thank my District 3 Delegates who were each co-sponsors of this bill. I approach the aims of this bill from my Jewish religious belief's framework. Leviticus 19:33-34 commands us "When strangers reside with you in your land, you shall not wrong them. **The strangers who reside with you shall be to you as your citizens**".

This view of how we should and must treat each other with compassion and justice as equal children of a loving G-d should be the principle for a favorable report on this bill.

It is also a fact that we do have undocumented residents living, working, paying taxes, and contributing to the life of our communities. Health care should and must be a human right and keeping one another healthy is the best way to practice preventative medicine. Allowing persons who are sick to avoid treatment because of cost and discrimination harms not only them but the communities in which they live and the people they will interact with in that community. I have worked with persons who failed to get treatment when they were sick simply because they had no insurance and were unable to afford to take measures to treat their conditions. Our economy loses when workers in critical occupations are absent due to health outcomes that proper treatment could have ameliorated or prevented outright from occurring if insurance to pay for that was made available.

This bill addresses a commonsense approach to the overall health of every resident in this state regardless of their citizenship status. Everyone who lives in a community is responsible for ethical and moral treatment of everyone else regardless of their status. **I respectfully urge this committee to return a favorable report with and pass HB0728.**