



**Testimony in SUPPORT of HB 728**  
Health Insurance - Qualified Resident Enrollment Program (Access to Care  
Act)  
House Health and Government Operations Committee

February 8, 2024

Dear Honorable Chair Peña-Melnyk, and Members of the Committee,

CASA is pleased to offer favorable testimony in strong support of HB 728 - Health Insurance - Qualified Resident (Access to Care Act). CASA is a national powerhouse organization building power and improving the quality of life in working-class: Black, Latino/a/e, Afro-descendent, Indigenous, and Immigrant communities.

With a membership of over 155,000 members, CASA creates change with its power-building model blending human services, community organizing, and advocacy in order to serve the full spectrum of the needs, dreams, and aspirations of members. For nearly forty years, CASA has employed grassroots community organizing to bring our communities closer together and fight for justice, while simultaneously providing much-needed services, helping to ensure that low-income immigrants can live rich and full lives.

CASA operates a robust Health and Human Services Department, where our offices work closely with thousands of Marylanders who are uninsured, the majority of whom are undocumented. The CASA health team helps thousands of families and pregnant women navigate the Health and Human Services System each year. From our case management assistance that connects members with social services to improve physical and mental health to our multilingual health hotline and medical interpreter program, to our comprehensive public benefits outreach and enrollment program - CASA is one of the leading and trusted organizations providing health support to the immigrant community. Most recently, our health team in coordination with our state's Medicaid program, has answered the call to support newly eligible pregnant immigrant individuals to enroll in Medicaid. The recent extension is a result of the Healthy Babies Equity Act passed by the General Assembly.

Additionally, CASA continues to field thousands of calls from community members, navigating them to local community partners and services available to them, helping them apply for insurance, if eligible, as well as speaking about and providing resources to mitigate common

chronic conditions such as diabetes, and vision care. The majority of families we serve every day lack access to health insurance programs and urgently need better options for care.

During the pandemic, CASA administered over 13,000 vaccine doses to immigrant communities residing in Prince George's, Montgomery, Baltimore, Howard, Anne Arundel Counties, and those residing in the City of Baltimore.

Since its establishment in 2010, the Affordable Care Act has allowed more than 28 million people across the country to gain access to affordable care. In Maryland, during this time, our state has decreased the uninsured rate to just under 6%. Unfortunately, a third of those insured are undocumented immigrants who are ineligible for care through the Maryland Health Exchange due to their immigration status. Multiple states across the country have established comprehensive programs to extend coverage to immigrants regardless of their immigration status. Despite the profound cultural contributions immigrants make to the state, along with their essential role in the Maryland workforce and millions in contributions to society through federal, state, and local taxes - they are still ineligible for the Affordable Care Act.

**HB 728 addresses critical health disparities faced by the immigrant community in Maryland by expanding the Affordable Care Act to all Marylanders who meet the regular eligibility, regardless of their immigration status.** The bill requires the Maryland Department of Health to submit a state innovation waiver (under § 1332 of the Social Security Act) to allow Maryland to change eligibility. Despite the deep contributions to Maryland that undocumented families have made to our state, there are over 250,000 immigrants who worked on the frontlines during the pandemic and who paid over \$240 million in federal, state, and local taxes. Yet, Black and Brown residents continue to become sicker, are hospitalized at higher rates, and die younger as they are forced to face life-or-death situations due to being excluded from programs such as the Affordable Care Act. The Institute of Medicine<sup>1</sup> estimates that 18,000 Americans died in one year because they were uninsured. Having access to healthcare affects an individual's health, well-being, and life expectancy. It can prevent diseases and disabilities, detect and treat illnesses, increase the quality of life, reduce the likelihood of premature death, and increase life expectancy.<sup>2</sup> Under the Biden Administration, Washington state has been the latest state to submit and be approved for such a waiver. With upcoming elections and uncertainty about who will lead our federal government, Maryland needs to act now.

Over the last several decades, the need for healthcare coverage has been a consistent priority for Maryland's immigrant community. HB 728 is a crucial step in addressing access to care for all Marylanders. CASA's membership, unfortunately, is overflowing with stories of families who

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<sup>1</sup> <https://www.commonwealthfund.org/blog/2019/insurance-coverage-saves-lives>

<sup>2</sup> <https://www.healthypeople.gov/2020/leading-health-indicators/2020-lhi-topics/Access-to-Health-Services>

due to their lack of access to care have foregone routine preventative care, and ended up receiving the most expensive type of care there is, emergency room care. This trend is unsustainable not only for families, who face mounting medical debt, but also for our hospital system, which grapples with unprecedentedly long ER wait times and expends millions on uncompensated care annually.

An example that illustrates the urgency of this legislation is Maria Peralta, a single, working mom from the Dominican Republic who now lives in Baltimore County with her two children. Her family has never had healthcare coverage. Maria has faced challenges in ensuring her children receive vaccinations and undergo thorough check-ups for school registration. Additionally, as a triple-negative cancer survivor, Maria has foregone crucial check-ups for years, apprehensive about the uncertainty of when her cancer might resurface.

In Maryland, there are approximately 8,000 DACA recipients, many whom lack employer-sponsored health insurance and remain uninsured due to immigration-related limitations in the Affordable Care Act. Despite many of them having grown up in Maryland, graduated from its public schools and universities, and being integral members of our communities, they still encounter discrimination in the insurance market because of their immigration status.

**Maryland can lead by being the first state to expand healthcare through the Affordable Care Act on the East Coast.** In July 2023, as part of continued statewide efforts to improve maternal and child health, Maryland Medicaid began providing comprehensive coverage to non-citizen pregnant Marylanders, who would otherwise be eligible for Medicaid or Maryland Children's Health Program (MCHP) if not for their immigration status. The Maryland Medicaid team was awarded the National Association of Medicaid Directors Spotlight Award for their work in trying to improve population health via increased access to necessary care.<sup>3</sup> **HB 728, a waiver submission that does not have any impact on the budget,** will ensure that Maryland continues to be a national leader in healthcare expansion.

Several states have expanded coverage to undocumented immigrants. California, Massachusetts, Illinois, and the District of Columbia have established comprehensive programs to extend coverage to individuals regardless of immigration status. These programs take a wide range of forms, with significant differences in eligibility requirements, funding sources, administrative models, and service models. Despite this variety, a notable commonality is that these expansions have increased healthier communities throughout the entire state or jurisdiction when fully

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<sup>3</sup> <https://medicaiddirectors.org/resource/maryland-medicaid-honored-with-2023-spotlight-award/>

implemented. Maryland has the fifth-highest percentage of undocumented residents in their population - leaving one of the most significant percentages of residents left without care

**While limited care exists for undocumented immigrants - it is not enough.** Although there are an estimated 47 Federally Qualified Health Centers<sup>4</sup> registered in the state providing limited care to the uninsured, the majority of care provided to the large undocumented population residing in Baltimore City, Montgomery, and Prince George's Counties falls to only a small subset of approximately 12 clinics. These clinics have long been over capacity and haven't been able to keep up with the high demand for affordable primary care, often requiring patients to endure months-long wait times to receive a basic primary care visit. In terms of private coverage, full-time workers are often employed in low-wage jobs and industries that do not offer employer-sponsored coverage. Lastly, Medicaid's Emergency Medicaid is available to undocumented immigrants in emergency rooms. However, it is a case-by-case scenario where it must be determined that the reason for the emergency visit turned out to be a life-threatening condition, if it is determined that it was not, the cost of the visit is entirely the individual's responsibility.

While CASA often refers uninsured individuals to FQHCs and works closely with many immigrant serving clinics, our office continues to see cases of sick individuals being turned away due to long waiting times for an available appointment, resulting in delayed delivery of care and adding to the increased prevalence of preventable complications and comorbidities. These centers are a tremendous service to the immigration population at-large, yet for various reasons are not enough to provide the comprehensive care needed by the entire population of uninsured, undocumented communities.

This common-sense legislation is uncontentious and aligns Maryland with its values of protecting life and treating all people with dignity, respect, and care and addresses one of the most significant healthcare disparities experienced by Marylanders of color. **For all of the reasons above, CASA urges a favorable report of House Bill 728.**

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<sup>4</sup> [https://npidb.org/organizations/ambulatory\\_health\\_care/federally-qualified-health-center-fqhc\\_261qf0400x/md/](https://npidb.org/organizations/ambulatory_health_care/federally-qualified-health-center-fqhc_261qf0400x/md/)