

HB0728_JoShifrin_FAV
Hearing Date: February 8, 2024
Jo Shifrin
Bethesda, MD 20817

Testimony for HB0728 - Position: FAVORABLE
Health Insurance - Qualified Resident Enrollment Program
Access to Care Act

To: Delegate Joseline Pena-Melnyk, Chair, and Delegate Bonnie Culison, Vice Chair, and members of the Health and Government Operations Committee

From: Jo Shifrin

My name is Jo Shifrin. I am a resident of District 16. I am submitting this testimony in support of HB0728, Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)

I am a retiree, a Jew, and a resident of Montgomery County for the past 10 years. My support for this legislation comes from my grounding in Jewish values and my training in public health:

- Judaism offers a moral framework: value life and health; make the world a more fair and equitable place; and help everyone receive what they need to live a safe and healthy life.
- From a public health perspective, medical care is a basic human right. Without affordable health insurance, people forgo preventative care, delay treatment when they are sick, and require hospitalization at a higher rate than those who have insurance..

In Maryland, there are approximately 275,000 undocumented immigrants who are not

currently eligible to purchase insurance through the Maryland Health Benefits Exchange, despite the fact that they pay more than \$240 million in federal, state, and local taxes.

This bill would enable all Marylanders –regardless of their immigration status– to access the routine, comprehensive and affordable care they need. It would make sure that hard working, tax paying residents of our state have the ability to purchase health insurance on the exchange under the Affordable Care Act (ACA).

Without this legislation, those who become ill are forced to use high cost medical care in the emergency rooms of Maryland hospitals. Moreover, by having this insurance, all Marylanders could access immunizations and other preventive care. Having affordable medical insurance would allow them to work, pay taxes, and care for their families.

All people deserve access to quality healthcare. The Maryland Health Benefits Exchange, created by the Affordable Care Act, should be available to all Maryland residents regardless of their immigration status. HB0728 will reduce health disparities in our immigrant communities and will make Maryland a safer and healthier place for all of us by:

- Reducing costly emergency room visits
- Helping workers and their families to have access to primary care, resulting in higher rates of early detection and better long term management of chronic diseases
- Preventing the spread of Covid-19, RSV, influenza and other infectious diseases by providing access to vaccinations and medication.

I respectfully urge this committee to return a favorable report on HB0728.