



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

Baltimore, February 6, 2024.

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

The Latino Racial Justice Circle (LRJC) is pleased to provide testimony supporting HB 728 - Health Insurance - Qualified Resident Enrollment Program (Access to Care Act). We are a 501(c)3 nonprofit organization that supports the Latino community in the Baltimore area through programs in education, legal assistance, community dialogues, and advocacy. HB 728 addresses critical health disparities faced by the immigrant community in Maryland by expanding the Affordable Care Act to all Marylanders, regardless of their immigration status, by a simple act of requiring MHBE to request a 1332 waiver to allow Maryland residents, regardless of immigration status, to purchase insurance on the Exchange.

HB 728 represents an important milestone in creating an equitable healthcare system. Despite immigrants' profound cultural contributions to the state, their essential role in the Maryland workforce, and millions in contributions to society and the economy through federal, state, and local taxes, they are still ineligible for the Affordable Care Act. HB 728 ensures hard-working, taxpaying Marylanders have access to the Maryland Health Benefit Exchange and the opportunity to pay for health care insurance. Besides access to immigration legal services, the number one thing the families we have supported need is access to medical care. One of our most active supporters, "Juan," has called Maryland home for nearly 20 years. He and his wife work diligently to provide for their US-born daughter. "Juan" is the first person to volunteer at community events; he sets up, cleans up, MCs, shares information about community resources, volunteers at his church, and fiercely advocates for the immigrant community. At the height of the pandemic, he fell ill, and were it not for the goodwill of the community that he has supported for years, he would be in insurmountable medical debt. "Juan" doesn't want free health care; he needs affordable and accessible so that a hospital stay doesn't ruin his family financially.

HB 728 is also in the state's best interest because reducing the uninsured population results in savings in emergency care. In Maryland, a staggering 30% of the uninsured are denied healthcare coverage solely because of their immigration status. This has led uninsured Marylanders to seek out the most expensive care in emergency departments. When individuals have access to primary and preventative care, we see higher rates of early detection, better long-



term management of chronic diseases and serious illnesses, and a decrease in mortality rates, all of which strengthen our communities and economy. HB 728 presents no fiscal burden to the state budget, and actors involved in the process, including MHBE, have expressed that the waiver can be submitted and individuals enrolled with current resources. Easier access to routine primary care will decrease the number of emergency room visits that uninsured individuals with illnesses make and reduce uncompensated care costs. Uncompensated care costs ultimately affect everyone's insurance rates. Lastly, our emergency department wait times are among the highest in the country – these could be significantly decreased by ensuring that ALL our residents have access to preventive care.

Multiple states have established comprehensive programs to extend coverage to immigrants regardless of their immigration status. This common-sense legislation aligns Maryland with its values of protecting life and treating all people with dignity, respect, and care. For all the reasons above, the Latino Racial Justice Circle urges a favorable report of House Bill 728.

Questions can be directed to LRJC President Dr. Felipe Filomeno at latinoracialjusticecircle@gmail.com.