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Planned Parenthood of Maryland

**Committee:** Health & Government Operations Committee

**Bill number:** HB 728 - Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)

**Hearing Date:** February 8, 2024

**Position:** Support

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Planned Parenthood of Maryland (PPM) strongly supports *HB 728 - Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)*. The bill is a step toward creating true health equity in Maryland by allowing all Marylanders, regardless of immigration status, to purchase insurance on Maryland Health Benefit Exchange (MHBE) by having MHBE request a 1332 waiver.

In Maryland, since the establishment of the Maryland Health Benefit Exchange (MHBE) in 2011, which allows individuals and small businesses to purchase affordable health coverage, the state uninsured rate has almost halved from 12% to 6%.<sup>i</sup> But nearly 30% of the uninsured in Maryland are denied health care coverage solely because of their immigration status.

Many uninsured patients find themselves at safety net providers like PPM. In FY 2023, nearly a third of PPM patients either paid for their health care out of pocket or needed to access care on a sliding fee scale. A 2016 study of Hispanic/Latino and Haitian immigrants on the Eastern Shore bears this out. Study participants cited significant barriers to health care, with insurance coverage and high cost of health care being cited as primary barriers.<sup>ii</sup> Allowing more people to shop on the exchange would reduce the number of patients who face the burden of paying for care out of pocket or negotiating the paperwork around a sliding fee scale.

As providers of sexual and reproductive health care for all Marylanders, regardless of their immigration status, we stand with our patients and ask for a favorable vote for HB 728. If we can provide any further information, please contact Erin Bradley at [Erin.Bradley@ppm.care](mailto:Erin.Bradley@ppm.care) or (443) 604-3544.

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<sup>i</sup> <https://www.americashealthrankings.org/explore/annual/measure/HealthInsurance/state/MD>

<sup>ii</sup> [https://anth.umd.edu/sites/anth.umd.edu/files/pubs/sangaramoorthy\\_jimh\\_2016.pdf](https://anth.umd.edu/sites/anth.umd.edu/files/pubs/sangaramoorthy_jimh_2016.pdf)