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Date: March 21, 2024

Bill # / Title: Senate Bill 705 – Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)

Committee: House Health and Government Operations Committee

Position: Support

The Maryland Insurance Administration (MIA) appreciates the opportunity to share its support for Senate Bill 705. Senate Bill 705 is in an identical posture as its cross-file, HB 728, which was moved favorably with amendments by this committee.

Senate Bill 705 requires the Maryland Health Benefit Exchange to establish and implement the Qualified Resident Enrollment Program (“the Program”) to allow qualified residents to obtain coverage and facilitate the enrollment of qualified residents in qualified health plans. Currently, all individuals residing in the state are allowed to purchase health insurance, regardless of immigration status. The Program will provide access to the unique purchasing tools and information available through the Exchange to all potential health insurance purchasers in the State. Specifically, the Program will allow consumers who were previously ineligible to purchase coverage through the Exchange due to their immigration status to buy health insurance using the Exchange.

Senate Bill 705 is a straightforward bill that addresses only where certain Marylanders can buy their health insurance, not whether they can purchase it. All Marylanders, regardless of immigration status, are currently able to purchase ACA compliant individual or family health insurance plans by working directly with insurance producers or by visiting carrier websites. However, Marylanders without a legal immigration status are currently prohibited from purchasing health insurance products on the Exchange, which has unique informational and comparative tools across all products sold by all carriers on the Exchange as well as customer support assistance in over 200 languages. The MIA believes that making the Exchange tools available to undocumented individuals may lead to a higher number of uninsured individuals purchasing health coverage and, thus, to a reduction in uncompensated care costs.

The MIA also believes that the Program established through Senate Bill 705 will provide an important consumer protection for the undocumented community in Maryland. This community is particularly vulnerable to fraud and unfair trade practices when attempting to purchase adequate health insurance

through the means currently available to them. As mentioned, currently, Marylanders without a legal immigration status are able to purchase a variety of health insurance products off-exchange, including both ACA-compliant coverage and less-inclusive options that are not ACA-compliant. However, this requires exploring these options independently through various websites or with producers, both of which may steer them to less comprehensive health coverage, unbeknownst to the purchaser. These options may appear to be more affordable, but may not provide the comprehensive coverage necessary or expected, and often, the consumer may not realize the limitations of their purchased coverage until they have a medical emergency. Allowing these individuals to purchase coverage through the Exchange provides not just tools to make the purchasing process more accessible, but it also provides necessary protections to ensure that they are purchasing adequate ACA-compliant coverage, with skilled navigators to thoroughly explain the product they are purchasing, the benefits it will provide, and the monthly premium amount that will be required. Thus, leading to more insured Marylanders who are able to fully utilize their health coverage.

For these reasons, the MIA urges a favorable committee report on Senate Bill 705, and thanks the Committee for the opportunity to share its support.