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Date: February 8, 2024

Bill # / Title: House Bill 728 – 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 House Bill 728.

House Bill 728 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. The Program will allow consumers who were previously ineligible to purchase coverage through the Exchange due to their immigration status, to have the opportunity to enroll in coverage through the Exchange.

The MIA notes that not only would the Program established through House Bill 728 have the potential to decrease the uninsured population in the State, it will also provide an important consumer protection for the undocumented community in Maryland. This community is particularly vulnerable when attempting to purchase adequate health insurance through the means currently available to them. 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 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 House Bill 728, and thanks the Committee for the opportunity to share its support.