



CLEAN WATER ACTION

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Testimony in SUPPORT of HB 728

Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)

House Health and Government Operations Committee

February 8, 2024

Clean Water Action is pleased to provide testimony in support of HB 728 – Health Insurance – Qualifies Resident Enrollment Program (Access to Care Act). As part of our work we are active members with Marylanders for Food and Farmworker Protection, and we are concerned about the ability of Marylanders of any immigration status to access health care.

HB 728 tackles crucial health disparities encountered by Maryland's immigrant community by extending the benefits of the Affordable Care Act to all residents, irrespective of their immigration status. It proposes a straightforward measure: requiring the Maryland Health Benefit Exchange (MHBE) to seek a 1332 waiver, enabling all Marylanders to buy insurance through the Exchange. HB 728 marks a significant step forward in fortifying our healthcare system's resilience.

This legislation aims to ensure that all Maryland residents can access the MHBE and purchase health insurance. It stands as a mutually beneficial initiative, serving the interests of individuals, families, and the state alike. By reducing the uninsured population, the bill anticipates cost savings in emergency room care as people can access more affordable preventive care.

The Affordable Care Act has already allowed over 28 million Americans access to affordable healthcare nationwide. In Maryland the MHBE has seen our uninsured rate has nearly halved from 12% to 6% since its inception in 2011. However, a significant 30% of the uninsured population continues to face healthcare coverage denial due solely to their immigration status. This systemic and structural barrier to accessing routine, comprehensive, and affordable care has forced uninsured Maryland residents to resort to the costliest form of healthcare: emergency departments. Access to primary care is paramount, as it leads to increased rates of early disease detection, improved long-term management of chronic illnesses and serious conditions, reduced mortality rates, and ultimately fosters healthier and more prosperous communities.

Numerous states nationwide have already implemented comprehensive programs to provide coverage to immigrants regardless of immigration status. Nevertheless, and despite the rich culture immigrants bring to Maryland, their indispensable contributions to the state's workforce, and their substantial financial contributions to society and the economy through federal, state, and local taxes, they remain ineligible for the benefits of the Affordable Care Act.

For decades, ensuring access to healthcare coverage has remained a consistent priority for Maryland's immigrant community. With Maryland hosting the fifth-highest percentage of immigrant population, a considerable portion of residents is left without access to care. HB 728 represents a pivotal measure in addressing healthcare access for all Marylanders.

HB 728 holds immense significance not only for our undocumented community but also as prudent policy for the state. To start, this legislation imposes no fiscal strain on the state budget as waivers can be processed, and individuals can be enrolled using existing resources. Moreover, granting access to the individual marketplace, and consequently facilitating easier access to routine primary care, Maryland would see a reduction in emergency room visits by the uninsured, thereby reducing uncompensated care costs; costs, which ultimately impact everyone's insurance rates. According to Maryland hospitals, the state spends between \$120—170M annually on uncompensated care for emergency department services for uninsured residents. Furthermore, our state grapples with some of the lengthiest emergency department wait times nationwide, which could be significantly alleviated by ensuring that ALL our residents have access to preventive care.

This common-sense legislation is uncontentious and aligns Maryland with its values of protecting life and treating all people with dignity, respect, and care. For all of the reasons above, Clean Water Action urges a favorable report of House Bill 728.

Thank you,

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