



February 14, 2024

The Honorable Josaline Peña-Melnyk
Chair, House Health and Government Operations Committee
Room 241, House Office Building
Annapolis, MD 21401

RE: House Bill 728 - Health Insurance - Qualified Resident Enrollment Program (Access to Care Act) – Letter of Support

Dear Chair Peña-Melnyk and Committee Members:

The Health Services Cost Review Commission (HSCRC) requests that the Committee favorably report House Bill 728, “Health Insurance - Qualified Resident Enrollment Program (Access to Care Act).”

Expanding opportunities for Maryland residents to purchase health insurance is crucial to improving health care access. Increasing the percentage of Maryland residents with comprehensive health insurance will allow individuals and families to get preventive care and disease management for chronic conditions. This care will improve the health of the population, which is an important goal of Maryland’s Total Cost of Care Model. Population health is also a focus of the AHEAD Model, which is the likely successor to the Total Cost of Care Model. Increased preventive care and disease management may also prevent costly visits to Maryland’s overburdened emergency departments.

Reductions in the uninsured rate will help protect the finances of Maryland families. In addition, reductions in the uninsured rate will reduce hospital uncompensated care, which is made up of hospital financial assistance and bad debt. Maryland’s unique hospital rate-setting system funds hospital uncompensated care through hospital rates paid by Medicaid, Medicare, commercial insurance, and individuals. Reductions in hospital uncompensated care helps to control costs for these payers.

The Commission urges a favorable report on HB 728. Thank you for your consideration of the information in this letter. If you have any questions or if I may provide you with any further information, please do not hesitate to contact me at 410-991-7422 or deborah.rivkin@maryland.gov, or Jon Kromm, Executive Director, at jon.kromm@maryland.gov.

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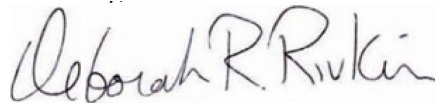
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Sincerely,

A handwritten signature in black ink that reads "Deborah R. Rivkin". The signature is written in a cursive style with a large initial 'D'.

Deborah Rivkin
Director, Government Affairs

