



Maryland  
Hospital Association

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

**Position: *Support***

February 8, 2024

House Health & Government Operations Committee

**MHA Position**

On behalf of the Maryland Hospital Association's (MHA) member hospitals and health systems, we appreciate the opportunity to comment in support of House Bill 728. Broad-based, affordable, and comprehensive health insurance is integral to hospitals' ability to deliver high-quality care. It also is key to the state's success under the Total Cost of Care Model and any future Model iterations.

Maryland hospitals are strong proponents of the state's efforts to expand health care coverage, including through Medicaid and individual and small group health plans through the Maryland Health Benefit Exchange (MHBE). Yet, we know many Marylanders remain uninsured.

MHBE estimates that as of 2019 approximately 357,000 individuals remain uninsured in Maryland, approximately 35% of whom are either ineligible for coverage through Medicaid or the individual market due to immigration status (about 115,900 individuals). These individuals are often forced to seek care in emergency departments when their medical conditions should have been addressed long before they experience an emergency. While Maryland's X02/X03 program covers emergency medical services for undocumented individuals, it is for a limited period. The program also requires the individual to be technically and financially eligible for Medicaid except for their citizenship status.

Maryland hospitals encourage policymakers to address any barriers to accessing meaningful and comprehensive health care coverage. Enhanced health insurance literacy efforts are critical considering growing consumer cost-sharing requirements in commercial health insurance plans.

Expanding affordability and access to care for qualified residents is critical to the state's population health and health equity goals. We look forward to working with MHBE and other stakeholders to develop the Qualified Resident Enrollment Program.

For these reasons, we urge a *favorable* report on HB 728.

For more information, please contact:

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