

February 8, 2024

**Statement on House Bill 728**  
**Health Insurance Qualified Resident Enrollment Program (Access to Care Act)**  
**House Health and Government Operations Committee**

**Position: Support**

Maryland Nonprofits is a statewide association of more than 1800 nonprofit organizations and institutions. We strongly urge you to support House Bill 728 to allow equitable access to health insurance and health care for undocumented immigrants in Maryland.

The Affordable Care Act has allowed 28 million people across the country to gain access to affordable care. In Maryland, since the establishment of the Maryland Health Benefit Exchange (MHBE) in 2011, which allows individuals and small businesses to purchase affordable health coverage, our uninsured rate has almost halved from 13% to 6%. However, that 6% represents about 350,000 residents, one-third of whom do not have legal residency status.

**The Access to Care Bill simply requires that the MHBE request a 1332 waiver to allow Maryland residents, who do not have current legal residency status, to purchase insurance, unsubsidized, on the Exchange.** This would allow them to benefit from a great deal of navigational support that would enable them to compare insurance plans, usually in their own language, to find the one that meets the specific needs of their families. They would also have access to the technology that helps to understand the actual cost of the plan. On the Exchange, these tax-paying residents would be able to purchase the Value Plans offered by carriers, that are NOT available off Exchange.

The premiums paid by these additional families and individuals would help to stabilize the rates for all who participate in Exchange market plans. The larger the number of healthy people in the plans on the Exchange market reduces the actuarial risk and therefore maintains—or even lowers—premiums for everyone in those plans.

According to our hospitals, the State is spending between \$120—170M per year in uncompensated care for emergency department services for residents who do not have insurance, and in some cases that is simply because they cannot easily purchase it. They end up in the emergency departments because they do not have access to primary or preventive health care. Uncompensated care costs ultimately affect everyone's insurance rates. Our high emergency department wait times would also be reduced by making sure that as many of our residents as possible have access to preventive care.

House Bill 728 provides another example of how improving social justice and equity can benefit all of us. We urge you to give the Access to Care Act a favorable report.