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STATE OF MARYLAND
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February 20, 2024

TO: Pamela Beidle, Chair
Senate Finance Committee

FROM: Office of the Attorney General

RE: SB 705 – Health Insurance - Qualified Resident Enrollment Program
(Access to Care Act): **Support**

The Office of the Attorney General continues to support the Access to Care Act which would allow qualified residents, as defined by the Act, to purchase plans on the Maryland Health Benefit Exchange regardless of immigration status. The Act requires the MHBE to apply for a State Innovation Waiver and if approved, establish and implement the program. We note the favorable report from HGO on the House version of the Act (HB 728), passed with an amendment clarifying that federal pass-through funds, if available, will not be used to subsidize the cost of coverage without additional action taken by the General Assembly. The OAG does not oppose this amendment.

The number of Marylanders without insurance coverage has reduced dramatically since the passage of the Affordable Care Act, but the estimated 222,000 undocumented immigrants (~168,000 in the workforce) who reside in Maryland and share our schools, workplaces, and neighborhoods are unable to obtain health care coverage due to current state and federal laws which lock them out of eligibility for even full-price coverage. Lack of quality, affordable health care places these friends, coworkers, and neighbors at risk of preventable illnesses which then impacts their opportunities for education, work,

and housing despite their contributions to the state's labor force and the millions of dollars they pay in state and federal taxes.¹

This Act would effectively provide qualified residents essential access to healthcare services, reduce inequities, decrease the uninsured rate, decrease emergency care costs, and ultimately improve public health and health outcomes for all Maryland residents.

Support of the Access to Care Act is consistent with the goals and priorities of the Office of the Attorney General to promote policies and initiatives that combat systemic inequities and protect the rights, responsibilities, and privileges of all Marylanders.

We urge the Committee's favorable report on SB 705, Access to Care Act.

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https://map.americanimmigrationcouncil.org/locations/maryland/?_gl=1*_jbq7av*_ga*NTYxNDU2MjE4LjE3MDcxNTExMDU.*_ga_W0MSMD2GPV*MTcwNzE1MTEwNS4xLjAuMTcwNzE1MTEwNC4wLjAuMA..#