

Senate Bill 705
Access to Care Act
Health and Government Operations Committee
March 21, 2024
Support

Catholic Charities of Baltimore supports SB 705, which would require the state to apply for a state innovation waiver under the Affordable Care Act to establish a state program to facilitate health insurance enrollment for Maryland residents ineligible for federal subsidies or other coverage due to immigration status.

For a century, Catholic Charities has provided care and services to improve the lives of Marylanders in need. We accompany Marylanders as they age with dignity, support their pursuit of employment and career advancement, heal from trauma and addiction, achieve economic independence, prepare for educational success, and welcome immigrant neighbors into Maryland communities.

Federal law currently prohibits undocumented residents from enrolling in plans sold on exchanges, resulting in approximately 112,400 uninsured Marylanders, accounting for roughly 30% of the state's remaining uninsured population.¹ In 2022, the State reported spending between \$120 and \$150 million in uncompensated care for undocumented immigrants, primarily treated in emergency rooms due to lack of access to primary or preventative healthcare, making this bill a substantial cost-saving benefit to the state's healthcare system.²

The passage of this bill will ensure that Maryland residents who are working and paying taxes can purchase insurance through Maryland Health Connection (MHC), which provides comprehensive services such as plan comparison, cost estimation, multilingual support, and exclusive Value Plans, making healthcare enrollment accessible and tailored to individual needs, with benefits extending to families and young adults through simplified processes and with potential savings.

In preparation for this testimony, I attempted to compare the prices of commercial insurance plans with those offered through the Maryland health benefit exchange. I first went to the Maryland Health Connection website and used the plan cost estimator for a 35-year-old living in zip code 21224. I entered income information high enough to not qualify for subsidies to see unsubsidized plan pricing. Within seconds the system output a comprehensive list of health plans from multiple carriers. I then picked one of the health insurance companies and navigated to their website to compare prices directly. Unlike the Maryland Health Connection site, there was no translation drop down menu and the plan estimator tool was difficult to locate. After inputting identical information to get an estimate, the system provided a list of plans specific only to that company.

Searching plans from one company proved time-consuming. I felt discouraged from evaluating other companies since it required completing separate applications for each insurance provider to compare prices and plan options. Had I wanted to contrast pricing across different insurers, I would have needed to repeat the process for every health insurance provider under consideration.

Navigating the healthcare system poses challenges even for well-educated English speakers who often rely on brokers for assistance. It is unimaginable for those unfamiliar with the system or language to integrate and finance their healthcare costs without simplified processes to obtain insurance. Much like car insurance enrollment, establishing accessible health insurance exchanges would promote fiscal responsibility and societal well-being.

Accessibility issues in healthcare coverage can create difficult situations even for families where some members qualify for health plans or Medicaid. During my tenure as an eligibility specialist at the Baltimore County Department of Health, I often assisted Spanish speakers in their Maryland Health Connection applications. I recall a moment during a family's insurance renewal interview where the father was eligible for a qualified health plan, his children were eligible for Medicaid, while his wife, due to her immigration status, was not eligible for anything. Despite the husband's willingness to make financial sacrifices for his wife's insurance, the complexity of commercial insurance dissuaded him from pursuing it.

Stories like this demonstrate why expanding access through the Maryland Health Connection is so valuable, even for those that are ineligible for subsidies. It empowers individuals to seek insurance with the guidance of navigators fluent in their language. This promotes understanding and active participation in obtaining healthcare coverage. Local health departments and social service offices that handle these applications already have strong ties and trust within immigrant communities. These become the familiar places families turn to not only after visiting the emergency room, but also when seeking to enroll children, relatives, or friends in health plans.

The Access to Care Act is a step toward ending healthcare disparities for immigrant communities in Maryland. It would ensure access to primary care, resulting in higher early detection rates and better long-term management of chronic diseases and serious illnesses. It would decrease the amount of costly emergency room visits and, ultimately, will lower mortality rates. **For these reasons, Catholic Charities urges the committee to issue a favorable report on Senate Bill 705.**

Submitted By: Madelin Martinez, Assistant Director of Advocacy

1. Source: MHBE analysis of American Community Survey data
2. Kurtz J. Health care bill for immigrants appears to be stalling in state Senate. Maryland Matters. Published April 6, 2023. <https://www.marylandmatters.org/2023/04/06/health-care-bill-for-immigrants-appears-to-be-stalling-in-state-senate/>