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United States Senate

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The Honorable Bonnie L. Cullison
Lowe House Office Building, Room 241
6 Bladen Street
Annapolis, MD 21401

Dear Delegate Cullison:

I write to express my support for HB 728 and its Senate companion bill, SB 705. The bill would expand access to care in our state by allowing individuals, regardless of immigration status, to buy into a Maryland Health Benefit Exchange (MHBE) health insurance plan at full cost. This legislation aligns with long-standing federal efforts to expand access to health insurance to increase access to affordable health care.

In my time in the U.S. House of Representatives and Senate, I have continually worked to increase access to affordable health care. Through legislation, including the Affordable Care Act, we have made significant steps toward providing health insurance for everyone living in our country. On the state level, Maryland has bolstered these efforts through Medicaid expansion and the creation of the MHBE.

Though health insurance itself does guarantee access to care, it can make accessing care affordable for individuals and families. Without health insurance, many people seek care from a hospital emergency department, which, under the Emergency Medical Treatment and Labor Act, is required to be given to them regardless of ability to pay. While emergency care will always be available, this piece of legislation provides a more sustainable and affordable path to accessing care.

While much progress has been made in Maryland to get people insured, gaps in our system remain, leaving people uncovered. That is why I applaud this effort in the General Assembly to further strengthen our state's health system and ensure that everyone in our state is able to get the care they need.

Sincerely,



Benjamin L. Cardin
United States Senator