

Dear Members of the Finance Committee,

This testimony is being submitted by Showing Up for Racial Justice Baltimore, a group of individuals working to move white folks as part of a multi-racial movement for equity and racial justice in Baltimore City, Baltimore County, and Howard County. We are also working in collaboration with CASA de Maryland. I am a resident of Maryland District 40 (Senator Hayes' district) - I live in the Medfield neighborhood of Baltimore. **I am testifying in support of SB705, Qualified Resident Enrollment Program (Access to Care Act).**



Showing Up for Racial Justice

This bill opens up the MD Health Benefits Exchange (aka ACA Coverage) to all Marylanders who meet the regular ACA eligibility, regardless of their immigration status, allowing all Maryland residents the ability to purchase health insurance. **This bill has zero economic costs to the state**, and the Maryland Health Benefit Exchange (MHBE) can submit the waiver application with existing resources.

Over 275,000 undocumented immigrants in Maryland are currently ineligible for care through the Maryland Health Exchange. **These Marylanders live and work in our state, contribute to our local economy and the fabric of our communities, but are unable to purchase their own health coverage through the Maryland Health Exchange.** The Access to Care Act would open the Maryland Health Benefit Exchange (ACA Coverage) to all Marylanders who meet the regular ACA eligibility, regardless of their immigration status, allowing them to use their hard earned money to purchase health insurance.

Our state and communities become stronger and more resilient when we expand health care coverage. Benefits of expanded coverage include:

- Increased access to primary care physicians that results in earlier detection of health problems and more stable long-term management of chronic diseases; this decreases the number of people who die at earlier ages from preventable causes.
- Greater access to primary care clinics and medical practices that results in reduced use of emergency departments (ED); this decreases the number seeking care at EDs and reduces the cost of ED care for all of us.

Living without health insurance coverage can be incredibly stressful. Imagine worrying that a routine, treatable injury or condition could leave you in significant medical debt. Imagine worrying that something like a work accident, appendectomy or other urgent surgery would lead to an overwhelming level of medical debt that you and your family may never recover from financially. Imagine choosing between seeking preventative care and meeting your family's basic needs. This bill allows all Marylanders the ability to purchase coverage regardless of their immigration status.

It is for these reasons that I am encouraging you to vote **in support of SB705, Qualified Resident Enrollment Program (Access to Care Act).**

Thank you for your time, service, and consideration.

Sincerely,
Christina Bell Nemphos
1301 W 42nd St., Baltimore, Md 21211
Showing Up for Racial Justice Baltimore