



Unitarian Universalist Legislative Ministry of Maryland

Testimony in Support of HB 728/SB 705 Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)

To: Senator Pamela Beidle, Chair and Members of the Finance Committee
From: Jim Caldiero, Lead Advocate, Immigration,
Unitarian Universalist Legislative Ministry of Maryland
Date: February 21, 2024

Thank you for the opportunity to offer testimony In FAVOR of SB 705 Health Insurance - Qualified Resident Enrollment Program (Access to Care Act).

Please consider the story of Jeanette, a West African immigrant and a proud Prince George's County resident. She has suffered for years with serious long-term and painful health conditions including diabetes and blood clots that have led to restless days and sleepless nights. During last year's legislative session, when she spoke before the committee on a similar bill (SB 365), she shared that because she is undocumented "Google is my doctor." Immigrant families must rely on the internet or home remedies for medical help when it comes to life-or-death medical issues.¹ When one considers the spread of communicable diseases and our experiences with COVID-19, not having access to healthcare is unacceptable—both for individual Marylanders AND as a public health issue for all Marylanders.

Jeanette is one of more than 112,000 Marylanders who are uninsured and ineligible for coverage because of their immigration status. They account for about thirty percent of the state's remaining uninsured population. The implications of having so many Marylanders without access to affordable health care are obvious – as Jeanette has noted. We can fix this by passing HB 728 and taking advantage of the State Innovation Waiver program available in the Affordable Care Act (ACA, Obamacare), a Section 1332 Waiver.

As you know, Section 1332 of the ACA allows states to seek to waive certain provisions of the Act. Nineteen states have taken advantage of the State Innovation Waiver program, including Maryland in 2019. Maryland can amend its waiver to open the Maryland Health Benefit Exchange/Marketplace (ACA coverage) to all Marylanders regardless of immigration status. Undocumented residents would still be ineligible for Federal subsidies available through the Exchange. Moreover, applying for a Section 1332 waiver is not dependent on the availability of state funds. Maryland can apply for the waiver amendment to establish the program and allow qualified residents to enroll in Qualified Health Plans at **no cost to the state.**²

Despite the many contributions that undocumented residents and families have made to our state—working on the frontlines during the pandemic, paying millions of dollars in federal, state, and local taxes—still more than 100,000 are ineligible for care through the marketplace, forcing life or death decisions at disproportionately higher rates among this vulnerable population.³

The Kaiser Family Foundation found that non-citizens are more likely to be uninsured. Forty-six percent of immigrants were uninsured versus 9% among citizens. Citizen children with one non-citizen parent were twice as likely to be uninsured than children with two citizen parents.⁴

The Journal of the American Medical Association reported a study that found low-income immigrants healthcare use and cost remains low, refuting the widely held belief that providing insurance to immigrants imposes a heavy fiscal burden. The study found that providing insurance to immigrants costs the healthcare system less than half the corresponding cost for US-born adults (\$3800 vs \$9428 per person per year).⁵

We know that greater access to healthcare will lessen the costs and burdens on our emergency room infrastructure, will result in higher rates of early detection and better management of chronic diseases thus increasing the overall health of all Maryland communities.

I join the more than 4000 Maryland Unitarian Universalists whose faith calls us to promote and affirm justice, equity and compassion in human relations. Surely providing access to health care for our vulnerable neighbors is the moral, compassionate, right, smart, and safe thing to do for Maryland. I ask that you and the members of the committee vote favorably for HB 728.

Thank you for your consideration.

¹ CASA de Maryland,
<https://wearecasa.org/maryland/2022-legislative-agenda/access-to-care/>

² CASA de Maryland Fact Sheet

³ <https://immigrationforum.org/article/fact-sheet-undocumented-immigrants-and-federal-health-care-benefits/>

⁴ <https://www.kff.org/racial-equity-and-health-policy/issue-brief/health-coverage-and-care-of-undocumented-immigrants/>;

<https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/>

⁵ <https://jamanetwork.com/journals/jamanetworkopen/fullarticle/2809604?resultClick=3>