



Maryland
Hospital Association

February 14, 2023

To: The Honorable Joseline Peña-Melnyk, Chair, House Health & Government Operations Committee

Re: Letter of Support - House Bill 363 - Maryland Health Benefit Exchange and Maryland Department of Health - Health Care Coverage for Undocumented Immigrants - Report

Dear Chair Peña-Melnyk:

On behalf of the Maryland Hospital Association's (MHA) 60 member hospitals and health systems, we appreciate the opportunity to comment in support of House Bill 363. This legislation represents an important milestone in our journey toward a resilient health care system for all, especially marginalized communities like undocumented individuals, who have been disproportionately impacted by lack of care.

MHA was proud to participate in the Maryland Health Benefit Exchange's (MHBE *or* Exchange) Health Equity Work Group. The Work Group met in 2021 and issued its final report in 2022, which recommended MHBE "continue exploration and discussion of coverage options for individuals who are currently ineligible for existing programs—specifically undocumented immigrants."¹ The legislature has taken bold steps to improve coverage for this population, including 2022's Healthy Babies Equity Act, which expanded the Maryland Medical Assistance Program (Medicaid) to pregnant individuals and their children up to 1 year of age regardless of immigration status. Yet, there are still a significant number of undocumented immigrants and Deferred Action for Childhood Arrivals (DACA) recipients who are not eligible for qualified health plans (QHPs) on the Exchange. As of 2019, MHBE estimated there were 244,700 undocumented immigrants residing in Maryland—almost half of whom are estimated to be uninsured.²

With recent significant changes in federal policies, including elimination of the "family glitch" and the public charge rule, the time is ripe to study available options for affordable health

¹ Maryland Health Benefit Exchange. "2021 Health Equity Workgroup Recommendation Report." www.marylandhbe.com/wp-content/uploads/2022/07/2021-MHBE-Health-Equity-Workgroup-Recommendation-Report-Becca-Lane-MHBE-1.pdf (accessed February 14, 2023).

² Maryland Health Benefit Exchange. "Joint Chairmen's Report: Report on Costs, Feasibility, and a Review of Activity in Other States to Serve Individuals Ineligible for Medicaid or Qualified Health Plans with Advanced Premium Tax Credits." www.marylandhbe.com/wp-content/uploads/2022/02/Report-on-Costs-Feasibility-and-Activity-Report.pdf (accessed February 14, 2023).

insurance for undocumented individuals living in Maryland.^{3,4} HB 363 seeks to gather information to help us better serve our uninsured residents by comparing options for affordable health care coverage to state residents who are ineligible for Maryland Medicaid, the Maryland Children’s Health Program, or QHPs through the Exchange due to the individual’s immigration status.

As part of the focus on affordability, we also encourage policymakers to address any barriers to meaningful and comprehensive health care coverage. Enhanced health insurance literacy efforts are critical in light of growing consumer cost-sharing requirements in commercial health insurance plans.

For these reasons, we request a *favorable* report on HB 363.

For more information, please contact:
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³ The “family glitch” refers to individuals with a family member whose employer offers affordable self-only coverage (as determined by federal regulation) but not affordable family coverage and are ineligible for exchange subsidies and thus have difficulty affording health insurance.

⁴ A Department of Homeland Security (DHS) policy which allowed DHS to deny someone considered to be a “public charge” (e.g., individuals who will need health, nutrition, and housing program assistance) entry to the U.S. or adjust their legal permanent resident status. This was overturned in August 2019.