



UNIVERSITY OF MARYLAND
SAFE CENTER

BILL NO: House Bill 588
TITLE: Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)
COMMITTEE: Health and Government Operations
HEARING DATE: February 23, 2023
POSITION: SUPPORT

TESTIMONY IN SUPPORT OF HB 588

Health Insurance - Qualified Resident Enrollment Program (Access to Care Act)

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The University of Maryland Support, Advocacy, Freedom, and Empowerment (SAFE) Center for Human Trafficking Survivors provides comprehensive, survivor-centered, and trauma-informed services that empower human trafficking survivors to heal and reclaim their lives. Our multidisciplinary programs offer legal, social, behavioral health, and economic empowerment services. We work with sex and labor trafficking survivors of all nationalities, ages, and genders.

The SAFE Center further seeks to prevent trafficking and better serve survivors through research and policy advocacy. The SAFE Center is an initiative of the University of Maryland Strategic Partnership: MPowering the State – a collaboration between the University of Maryland, Baltimore and the University of Maryland, College Park. We are part of the Graduate School at the University of Maryland, Baltimore.

Since opening in 2016, the SAFE Center has served several hundred human trafficking survivors and their family members – a substantial percentage of whom are foreign nationals. Many of our clients are uninsured, as they are undocumented, are in the process of seeking legal status, or are otherwise ineligible for Medicaid.

A lack of access to insurance or affordable medical care means that our clients are compelled to wait until their medical needs are acute or life threatening before seeking emergency services. Thus, trafficking survivors are neither able to obtain basic medical care nor able to receive the care necessary to address the physical and mental health effects of trafficking, such as PTSD, depression, anxiety disorders, and other complex trauma.

This not only leads to very poor health outcomes, but it also has adverse budgetary impacts on the state of Maryland, which faces a \$118 million bill annually for uncompensated emergency care.¹ If more individuals sought preventative care covered by insurance, this burden on the state would lessen.

¹ Medicaid.gov. (n.d.). *Expenditure reports from mbes/CBES*. Expenditure Reports From MBES/CBES. Retrieved February 16, 2023, from <https://www.medicaid.gov/medicaid/financial-management/state-expenditure-reporting-for-medicaid-chip/expenditure-reports-mbescbes/index.html>

Human trafficking is extreme, brutal exploitation. All too frequently an element of the trafficker's exploitation is the denial of medical care. Take the example of one of our clients whose trafficker allowed her condition to become so extreme that she was rushed to the emergency room when her trafficker was away. The delay in her treatment caused her to need multiple surgeries, with life altering consequences. Even worse, she was saddled with massive medical bills and debt that she is still unable to pay.

Below, we relay the perspectives of two additional survivors of human trafficking to demonstrate the extreme difficulty and devastating effects caused by their lack of access to insurance or medical care.

Client 1:

My life has been affected by not being able to have health insurance. I am not eligible to receive a low cost or state program insurance like Medicaid because I am undocumented. It is hard for me to go to the doctors when I am sick because I have been charged up to \$7,000 dollars for an emergency room visit. After I began owing medical debt, I began receiving threatening lawsuit letters from a lawyer and I had to seek financial support from organizations because I could not afford the medical or legal bills. I have a recurring ulcer condition that requires me to have routine checkups, but I am too scared to get a checkup because I cannot afford it and because of my status. The emotional stress of not being insured affects my physical and mental wellbeing. I would be a healthier person in so many ways if I could afford health insurance.

Client 2:

I am a person who after years of living undocumented is only now getting the opportunity to have Medicaid. I value my insurance because I know the daily struggle that it is to live without health insurance. I suffer from physical and mental conditions that require me to take daily medicine. Without insurance I am not able to afford \$400 medicine that with insurance costs \$1. When I was uninsured, I often had to go to the emergency room when my illnesses were too much. I still currently owe in medical bills from hospital visits.

Access to healthcare is a basic human right. However, as the stories above illustrate, under the current US health insurance system, healthcare remains inaccessible to many communities, including human trafficking survivors.

Given Maryland's continuing influx of vulnerable foreign nationals and unaccompanied children, we expect the number of human trafficking survivors in the state who lack access to medical care to increase.

For these reasons, the University of Maryland SAFE Center supports the passage of HB 588: Health Insurance - Qualified Resident Enrollment Program (Access to Care Act).

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