



BILL NO: House Bill 728
TITLE: Health Insurance - Qualified Resident
Enrollment Program (Access to Care Act)
COMMITTEE: Health and Government Operations
HEARING DATE: February 8, 2024
POSITION: SUPPORT

TESTIMONY IN SUPPORT OF HB 728

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

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Date: February 21, 2024

The University of Maryland Support, Advocacy, Freedom, and Empowerment (SAFE) Center for Human Trafficking Survivors is a comprehensive services, research, and advocacy center for human trafficking survivors. Our mission is to provide survivor-centered and trauma-informed services that empower sex and labor trafficking survivors to heal and reclaim their lives, and to prevent trafficking and better serve survivors through research and policy advocacy. The SAFE Center provides specialized wrap-around legal, social, crisis intervention, mental health, and economic empowerment services to trafficking survivors of all nationalities, ages, and gender identities.

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 over 400 human trafficking survivors and their family members – a substantial percentage of whom are foreign nationals. Many of our clients are uninsured, as they are either in the process of seeking legal status, undocumented, or otherwise ineligible for Medicaid.

A lack of access to health 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 long-term 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>

HB 728 will facilitate the process of obtaining health insurance for undocumented Marylanders by giving them access to trustworthy guidance from healthcare plan navigators at the Maryland Health Benefit Exchange. Support from these navigators during the complex process of comparing and choosing healthcare plans will be invaluable for individuals who may encounter language or other barriers to accessing healthcare insurance information.

Human trafficking is 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 devastating effects caused by their lack of access to insurance or affordable 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 human right. However, as the stories above illustrate, under the current US health insurance system, healthcare remains inaccessible to many communities, including trafficking survivors.

Given Maryland's growing immigrant population, we expect the number of individuals vulnerable to human trafficking, who may also lack access to health insurance and affordable medical care, to increase.

For these reasons, the University of Maryland SAFE Center supports the passage of HB 728: Health Insurance - Qualified Resident Enrollment Program (Access to Care Act).

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