



MARYLAND CITIZENS' HEALTH INITIATIVE

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**TESTIMONY BEFORE THE  
HOUSE ECONOMIC MATTERS COMMITTEE  
BY VINCENT DEMARCO, MARYLAND CITIZENS' HEALTH INITIATIVE  
IN SUPPORT OF HB 1002 WITH AMENDMENT  
FEBRUARY 23, 2021**

Thank you Mr. Chairman and Madam Vice Chair for allowing me to testify today in support of Delegate Lorig Charkoudian's HB 1002 unemployment insurance legislation. On behalf of the Maryland Health Care For All! Coalition, I am writing to strongly urge you to pass in particular the section of HB 1002 which would require the Department of Labor to create a checkbox so that applicants for unemployment insurance could be readily directed to the Maryland Health Benefit Exchange to obtain health insurance coverage if they need that also. This would be modeled on the very successful first in the nation Maryland Easy Enrollment Health Insurance Program which you established in 2019 to allow Marylanders to check a box at tax time to help them obtain health care coverage.

Thanks to the great work of the Maryland Health Benefit Exchange, the Easy Enrollment program has enrolled thousands of Marylanders in health care coverage who were eligible for free or very low-cost health care coverage but did not enroll. We believe that many more Marylanders would enroll in health care coverage if there was a connection made for them once people file for unemployment insurance.

During focus groups which we commissioned about the Easy Enrollment program, we heard loud and clear from people who were not enrolled in health care but eligible for free or low-cost health care that one of the best times to reach them would be when they filed for unemployment insurance. Attached for you is a memo describing these responses from Steve Raabe of Opinion Works who conducted the focus groups.

Connecting unemployed Marylanders with health coverage is a matter of health equity. Unemployment among people with disabilities has risen sharply as a result of the COVID-19 crisis.<sup>1</sup> The gap between white unemployment and Black and Latino unemployment has widened.<sup>2</sup> At the same time, these populations are at higher risk of death from COVID-19<sup>3,4</sup> and

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<sup>1</sup> Smith, Allen (2020). "A Million People with Disabilities Have Lost Jobs During the Pandemic." SHRM. <https://www.shrm.org/resourcesandtools/legal-and-compliance/employment-law/pages/coronavirus-unemployment-people-with-disabilities.aspx#:~:text=Unemployment%20has%20risen%20sharply%20as%20a%20result%20of,to%20the%20New%20Hampshire%20University%20Institute%20on%20Disability>

<sup>2</sup> Saenz, R., Sparks, C. (2020). "The Inequities of Job Loss and Recovery Amid the COVID-19 Pandemic. University of New Hampshire Carsey School of Public Health. <https://carsey.unh.edu/publication/inequities-job-loss-recovery-amid-COVID-pandemic>

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need access to health coverage. As such, Attorney General Brian Frosh's COVID-19 Access to Justice Task Force recently endorsed this proposal as part of their recommendations to ensure equity, fairness, and access to justice for all Marylanders.<sup>5</sup>

In order to make this program as successful as possible, we urge the Committee to accept the amendment proposed by Delegate Charkoudian to HB 1002 which would create a special enrollment period for people who connect with the Health Exchange through their filing for unemployment insurance. Similar special enrollment periods played a major role in the success of the Easy Enrollment program.

Maryland's Easy Enrollment program has been a great success in our state and has become a model for the nation. One other state, Colorado, has already enacted an Easy Enrollment program, and several others are considering it. And, Senator Chris Van Hollen is planning to introduce legislation to make Maryland style Easy Enrollment national. With the enactment of HB 1002, Maryland can once again lead the way by creating another effective way to find and get enrolled Marylanders who are eligible for free or low-cost health care but do not now know how to get access to it.

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<sup>3</sup> Shapiro, J. (2020). "COVID=19 Infections and Deaths are Higher Among Those With Intellectual Disabilities." NPR. <https://www.npr.org/2020/06/09/872401607/covid-19-infections-and-deaths-are-higher-among-those-with-intellectual-disabili>

<sup>4</sup> CDC (2021). "Hospitalization and Death by Race/Ethnicity." <https://www.cdc.gov/coronavirus/2019-ncov/covid-data/investigations-discovery/hospitalization-death-by-race-ethnicity.html>

<sup>5</sup> Maryland Attorney General Brian E. Frosh's COVID-19 Access to Justice Task Force (2021). "Confronting the COVID-19 Access to Justice Crisis." [https://www.marylandattorneygeneral.gov/A2JC%20Documents1/AG\\_Covid\\_A2J\\_TF\\_Report.pdf](https://www.marylandattorneygeneral.gov/A2JC%20Documents1/AG_Covid_A2J_TF_Report.pdf) pp. 12, 35-36.

**To: Vincent DeMarco, President  
Maryland Citizens' Health Initiative, Inc.**

**From: Steve Raabe, President  
OpinionWorks LLC**

**Date: February 1, 2021**

**Subject: Potential for Maryland's Unemployment Insurance Program to Prompt  
New Enrollment in Health Insurance Coverage**

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### **Overview**

Our recent focus group study among low-income uninsured Marylanders who file taxes, examining their response to Maryland's new Easy Enrollment Health Insurance Program, sheds light on the roll that the State's Unemployment Insurance program could play in enabling people to enroll in health insurance coverage.

**In short, participants across our four focus groups of uninsured Marylanders were very enthusiastic about the possibility of Maryland's Unemployment Insurance program connecting them with the Maryland Health Connection to seek health coverage. They felt it was a natural fit.**

### **Project Background**

This focus group project was designed to explore why people remain uninsured and what motivators would encourage them to enroll in coverage, and what adjustments are needed in Easy Enrollment messaging, forms, and follow-up to better engage the audience. As one point of discussion, we explored whether focus group participants would be open to receiving information through the Unemployment Insurance process about enrollment in health coverage.

These focus groups were conducted virtually using the Zoom platform between October 18 and November 1, 2020, among four segments of uninsured Marylanders:

1. African-American residents of Baltimore City
2. Suburban residents
3. Rural residents
4. Latina/o residents, conducted in Spanish

### **A Very Positive Reaction to the UI Program Connecting Them with Health Coverage**

The focus groups included significant numbers of people who had lost work and employer-provided health coverage during 2020 due to the pandemic. Such people were often unaware of the types of assistance that is available to them. Other participants had been unemployed or economically vulnerable for a significant period of time and were accustomed to going without health coverage

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intermittently or permanently and seeking various forms of assistance. Both of these groups had experience dealing with Unemployment Insurance.

Focus group participants uniformly said they liked the idea of applying for health coverage when they filed for unemployment benefits.

*"I like that, I like that, I like that."*

*"...as soon as you walk in Unemployment, as you do paperwork... Have the flyers right there that you can take, or even like rip a piece off. And that to me is pretty powerful way to hit the people. I guess the State needs to look at where are people that need health insurance. Where are they hanging out? They're hanging out at the Unemployment office."*

*– Suburban Participants*

### Why It is Important for the Unemployment Insurance Program to Help Make This Connection

Our focus groups explored reasons why people lack health insurance coverage, beyond the issue of cost. A major barrier, we discovered, is that many uninsured Marylanders do not know the process of seeking coverage, and do not even know where to begin. Two of our participants illustrated this:

- **Don't know the process:** A young Latina explained that although health coverage had never been important to her in the past, it had become very important to her lately because, "Now I want to start creating a family and have children (but) having a child is not affordable." She feels frustrated because, though she is aware that low-cost coverage is available through Obamacare, no one has explained to her how to sign up.

*"The truth is that... I heard about Obamacare. I knew that Obamacare exists, but I don't know if you need to apply or what are the requirements to apply. When I didn't have insurance, I wanted to apply and I should have done research to find out more about it. But I really don't know if we have to apply or you have to meet certain requirements. I really don't know that part."* – Latina Participant

- **No Plan of Attack:** A suburban resident said he is "trying not to worry" about lacking coverage after losing his job earlier in the year. At the time of the focus group, he remained on COBRA, which proved invaluable to him given an August hospital stay. But the end of his COBRA period was looming, and he felt worried, and did not have a plan of attack for finding new coverage.

*"I was lucky enough to not have to worry about any of my hospital bills or anything like that. ...(But) it is temporary, so I'm scared once it runs out what I'm going to do next. And I'm trying to look into the programs or hopefully find another job that will afford me the coverage. But it is also like, I'm just lucky enough to have it right now and so I don't have astronomical bills...but also it's like, I have this ax hanging over my head because when it ends I don't know what I'm going to do."* – Suburban Participant

### Urgency to Find Health Coverage

Healthcare is an emotional topic for people today. Anxiety about COVID-19 as a health concern was palpable among the people we interviewed, and that is compounded by the economic strain that the pandemic has added to the lives of so many of the focus group participants.

Study participants argued that the priority of health insurance coverage is extremely important, and would make a big difference for people. They urged Maryland Health Connection and its partners to

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spread the message far and wide, and give people as many access points as possible to enroll in coverage.

*“They have to go big with this, because people need this.” – Baltimore Participant*

*“2020 has taken a lot from all of us. I think the messaging with this program needs to be how Maryland, this Maryland department, is giving something back. We are going to get something that a lot of people have lost this year... in addition to the low-cost or the no-cost, the getting something back that was taken from you for your COVID or this pandemic is something that I think people would connect with.”*

*– Suburban Participant*

Being connected through the Unemployment Insurance program to the ability to enroll in health insurance coverage is a natural fit. Based on our research, uninsured Marylanders would welcome and value that additional point of access.