



THE SENATE OF MARYLAND
ANNAPOLIS, MARYLAND 21401

**Testimony of Senator Jill P. Carter
In Favor of SB1064 - Public Health – Healthy Maryland Program –
Establishment
Before the Finance Committee
on March 16, 2020**

Madam Chair, Mr. Vice Chair, and Members of the Committee:

A distinguishing characteristic of communities that strive to achieve equity is that they specifically and intentionally commit limited resources in order to level the playing field to ensure access for all. For example, when libraries offer literacy programs, or when schools offer courses in English as a second language, or when foundations target scholarships to students from poor families, a community demonstrates its collective belief in, and commitment to, fairness and justice. Indeed, equity and access are often inextricably linked.

In Maryland, far too many Marylanders are foregoing healthcare when they most need it. In fact, some 400,000 of our residents have no

health insurance at all. And for those fortunate enough to have health insurance, they are often subject to skyrocketing premiums, high deductibles and copayments, and ever increasing pharmaceutical costs. The stark reality is that even with coverage, far too many individuals are simply unable to access critical health care because they cannot afford the costs.

The Healthy Maryland Act seeks to heal our ailing health care system. Accordingly, SB 1064 establishes a program that, through a “single-payer” financing system, provides comprehensive, universal healthcare to *all residents* of Maryland. As a result, all Marylanders, regardless of employment status, income, age or any other factor, will have access to all medical benefits currently provided under public programs, and to certain benefits comparable to, or better than those available under employer-sponsored plans. Consequently, dental, vision, and prescription drugs benefits will be provided without any deductible or co-payments, and on a non-discriminatory basis, without regard to pre-existing conditions.

The Healthy Maryland Act would also expand access to care by reducing the cost of care. The Healthy Maryland program would supplant private insurers by managing health care financing, collecting money, and paying the bills - tasks for which the government is well suited. SB 1064 further contains out-of-control healthcare costs by allowing the government to negotiate directly with drug companies, hospitals, doctors and other providers, thereby creating a system that would be reasonable, fair and accessible to all Marylanders.

Consider further, research provided by the New England Journal of Medicine reveals that administrative costs alone account for 31% of all health spending in the United States - nearly twice the amount Canada spends! On a national basis, if we cut our bureaucratic costs to Canadian levels, we'd save nearly \$400 billion annually — more than enough to cover the uninsured and to eliminate co-payments and deductibles for all Americans.

Colleagues, simply put, SB1064 is about equity and access, and ensuring that every Marylander has access to healthcare as and when needed. Accordingly, I urge the committee to return a favorable report.

Very Truly Yours,

A handwritten signature in blue ink that reads "Jill P. Carter". The signature is written in a cursive, flowing style.

Jill P. Carter