

Senator Pinsky  
Senator Lam  
Senator Guzzone  
Committee on Finance

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Support of SB0493, relating to Public Health- Commission on Universal Healthcare

Good Morning Senators Pinsky, Lam, Guzzone, and the members of the Finance Committee. My name is Lindsay Sorto, a resident living in Germantown, Maryland. It is a privilege to be here today to testify on behalf of myself and my community who would benefit from universal healthcare in the state of Maryland. Thank you for the opportunity to testify in favor of senate bill 493-SB0493.

Like many individuals living in this country, healthcare coverage has been something that has been difficult for my family and I to obtain due to financial reasons. For many years, it was either my siblings and I that had healthcare, or my parents. It wasn't until about two years ago when my family could afford healthcare coverage for the whole family. My siblings and I grew up playing sports for our school teams, and every year before the new season started, we were told to try our best to avoid getting injured so that we did not have to go to the hospital or have an ambulance called on us. My parents were extremely worried and anxious about us getting injured because insurance would not cover all of the hospital costs if anything happened to us. This is a feeling that many people encounter. It is not uncommon to hear about people driving themselves to the hospital rather than calling the ambulance in a time of despair and urgent need. For that reason, I am in support of senate bill 493-SB0493, as this bill will provide healthcare access to every resident living in the state of Maryland through a single-payer system.

In a general aspect, it is well known that the United States spends the most amount of money on healthcare, yet it is the only country in the industrialized nation that does not have universal healthcare (). It is also known that the United States offers incredible care to its patients, but doesn't necessarily shift their focus on preventative care. For that reason, it is not astonishing that the United States spends most of its healthcare money on older populations (). Now, there are many reasons as to why many individuals in the United States may lack healthcare coverage. The most common reason is due to the fact that healthcare coverage is expensive and many individuals cannot afford to get coverage (). This is a huge issue as those without health insurance will most likely not seek preventative care. For instance, they will not go to the

doctor's office until they have ran out of other options. Many see this as a last resort, so when they seek help, there is typically a lot of damage or body issue that could have been prevented if they had seeked care earlier ().

When shifting the focus more specifically on the state of Maryland, studies have shown that Maryland has done a better job with covering Maryland residents with health insurance in comparison to many of the other US states (). Research has shown that 94% of residents in 2020 were covered by health insurance (). This may seem outstanding as it is only 6% away from 100% and is above the national average (). However, that leaves about 347,000 individuals uninsured which leaves a huge gap. Throughout the COVID-19 pandemic that we were faced with, we have been able to see how a small gap has made a negative impact. Around 25% of the deaths that occurred in Maryland due to COVID-19 were due to the fact that individuals were not insured. It is therefore no surprise that disease experts had warned the United States about future panedemics or epidemics, because many citizens would be vulnerable and more at risk without health insurnace(). That being said, we must do better. We cannot settle, and we must make it our goal to reach 100% coverage of health insurance for our residents.

There are a few outcomes that may not be appealing when it comes to universal healthcare. Many may be opposed to senate bill 493-SB0493 because waiting times may increase and people may not be as careful as they once were about their health. Due to the fact that healthcare is so expensive at the moment, people do not tend to get checked up so often and only do so when it is necessary in order to avoid the high costs. Nevertheless, if there is universal healthcare in Maryland, then it is very likely that there will be more unnecessary visits done by Maryland residents because they no longer have to worry about the costs. In terms of economics, healthcare workers may get paid less as they get less compensation when the prices of their services go down. Even so, I urge you to vote in favor of SB0493 and there are many reasons why which I will explain. If a Maryland resident avoids care because they cannot afford health insurance, then we as a state end up paying more in the end as costs rise when conditions get more critical. Many Maryland residents for example have gone to the Emergency Room because of the Emergency Medical Treatment and Labor Act that was established by Congress in 1986. This act made it so that emergency services are provided to patients regardless of whether or not the individual can pay for the cost of the care. Those who cannot afford healthcare but are in need will go to the Emergency Room for this purpose. If the state of Maryland passes bill SB0493, then there will be less individuals going to the Emergency Room, and the Emergency Room can be used for its purpose, which is for people to go when they have a medical emergency. Additionally, in an economic perspective, universal healthcare in Maryland may be beneficial in the long run as the outcome results in less spending on GDP.

If the state of Maryland starts by implementing universal healthcare, then it is possible that other states will see this as an experiment. They will most likely be waiting to see whether universal healthcare truly works, or if it makes our healthcare system have more barriers. If the state of Maryland can make universal healthcare successful, then it will influence other states to want to implement it as well, allowing for more of the United States population to have universal

healthcare. As a result, the United States would be closer to obtaining universal healthcare in general.

I thank you for your time and will be more than happy to answer any questions that you may have. My name is Lindsay Sorto and it has been a pleasure to speak before you all today. Thank you for your consideration.