



TESTIMONY TO THE HEALTH AND GOVERNMENT OPERATIONS COMMITTEE

HB0619: Public Health- Commission on Universal Health Care

POSITION: Support

BY: Linda Kohn, President

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The League of Women Voters Maryland supports House Bill 619, which would establish a Commission on Universal Health Care. The League supports universal health care, believing that affordable, equitable, quality health care should be available to all U.S. residents.

Almost 6% of Maryland's population has no health insurance, and many thousands more are underinsured. This can lead to delays in seeking medical care, or refusal of treatment altogether because of high out-of-pocket costs. The high cost of medical care, for both the insured and uninsured, can result in crushing medical debt. The Consumer Financial Protection Bureau reports¹ that there was \$88 billion in medical debt on U.S. consumer credit records in 2021. Medical debt is a leading cause of bankruptcies, and many Americans fear medical debt more than serious illness. **If such a large percentage of our population is afraid to seek medical care because of the cost, our health system clearly needs reform.**

Providing universal, comprehensive health care will be costly, but appreciable savings would be obtained by **reducing the massive administrative costs that are built into our current health care system.** Researchers² at the Stanford School of Medicine note that: "Estimates suggest that the country **wastes more than \$265 billion annually** due to [our health care system's] administrative complexity, and that the rate of increase in administrative costs has outpaced that of overall health care expenditures."

A universal health care system would also reduce overall health care costs by strengthening public health measures and emphasizing preventative care, especially for chronic conditions.

Having health insurance can impact both the quality of your life and your life expectancy.

A Commission on Universal Health Care would work towards developing a health care system in our state designed to eliminate health disparities and ensure that all Marylanders have access to the comprehensive, quality health care they need.

The League of Women Voters Maryland, representing 1,500+ concerned members throughout Maryland, urges a favorable report on House Bill 619.

¹ https://files.consumerfinance.gov/f/documents/cfpb_medical-debt-burden-in-the-united-states_report_2022-03.pdf

² <https://med.stanford.edu/news/all-news/2021/04/researchers-chart-path-to-lower-health-care-administrative-costs.html>