

I testify in support of House Bill 534, establishing the Healthy Maryland Program as a public corporation.

I remind the Committee that no health insurance company has ever cured an illness or treated an injury. When you look at the charter of a typical insurance company, only purpose is to make as much profit as it can from any lawful endeavor. In fact, the typical charter will not even mention “health” unless it happens to be in the name of the corporation.

The for-profit health insurance industry’s only product is to reduce the risk of either bankruptcy for medical expenses or the risk of being unable to afford needed medical attention. But they accomplish this by having all subscribers pay a total of far more than the cost of paying for the health care, so that their shareholders may make handsome profits.

No one needs “health insurance” if we treat health care the same way we do police protection. We know that we all benefit from reducing crime, even if some of us are fortunate enough to never be the victims of crime. We finance it with a progressive income tax system, such that we all receive the same level of protection from crime. The police will not refuse to investigate on account of the victim being unable to pay for the service. Those of us who are lucky enough to live in safe neighborhoods and escape becoming victims of crime benefit when all neighborhoods are safer, and less crime is committed overall.

The same is true for health care. The coronavirus pandemic has made crystal clear that no matter how much “health insurance coverage” one may buy, the best insurance is to make certain that everyone, no matter how poor or lacking in insurance, receives prompt and adequate care. We benefit when those around us do not hesitate to seek medical attention for coronavirus symptoms. In short, we all benefit from raising the overall health of the entire population.

Maryland is uniquely positioned to bypass the health “insurance” racket and replace it with guaranteed universal health care for all, financed at a fraction of what the for-profit health insurance system costs. There is simply no rational reason for preserving a system in which Wall Street investors get to take a cut of our healthcare dollars before our health care provider can get paid.

I urge you to support passage of HB 534.

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