

Bill No.: HB 534

Bill Name: Healthy Maryland Program

You or your organization's name: Keisha Shepherd

Support or oppose? Support

Dear Committee,

I support the Healthy Maryland Program bill HB 534 because it is important to provide comprehensive universal single-payer health coverage to everyone regardless of income, ability to pay, insurance level, etc.

I've supported Universal Healthcare and a Single-Payer Healthcare system since I watched Michael Moore's movie, *Sicko*, which highlighted healthcare disparities in the United States. I couldn't sleep after I watched the story of a young African American woman who took her baby girl to the hospital and was turned away because the hospital wouldn't accept her insurance. The mother went to another hospital that would accept her insurance, and while en route, her baby girl died. That should never happen, the mother should have her child in her arms with her today. She only has memories of her child in a scrapbook photo album.

I had a negative experience with the U.S. private healthcare system too. I was on Cobra and paid between \$480 and \$540 a month for my health insurance premiums from August to October. The following January, my health insurance changed and my premiums dropped which caused some billing confusion. I had a high deductible plan which meant I was charged 100% of the bill on top of the premiums every time I went to the doctor. My primary care doctor and gynecologist ordered me to get tested and referred me to other doctors. I had to come in the next day to get it done, and before I was allowed in, I had to pay a \$200 copay or not get the test.

I spent more than \$1,000 on premiums and copays in January and even more the next month, so I decided to not use my health insurance unless absolutely necessary. I imagine that some people make that decision not because they are frugal but because they don't have the option, and they have insurance in case of emergency but can't afford to use it.

I'm lucky I could pay such an unexpected expense even though I had no income at the time. And I can see how not being able to afford health insurance or get tested can be a challenge for others. People less fortunate than me have to wait, ration, or avoid healthcare treatment or tests, or take on medical debt.

Also, my doctor ordered me to get a video pill test in order to be diagnosed with Crohn's disease. My insurance company notified me that my doctor ordered the test out of order, and that I needed to pay the more than \$800 bill out of pocket. I didn't have time to fight it. But it seemed unfair that I was responsible for the expense when my doctor ordered the test and I followed his instructions.

Unexpected medical bills make me feel stressed and anxious, and neither of which help me feel better, which is why I went to the doctor in the first place. We need to avoid situations like these and find ways to reduce the stress and anxiety caused by our healthcare system. The best way is to approve the Healthy Maryland Program HB 534.

Your vote can help save lives!

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