



## TESTIMONY IN SUPPORT OF HB 470

Public Health – Commission on Universal Health Care

House Health and Government Operations Committee

March 11, 2021

Submitted by Stacey Jefferson and Julia Gross, Co-Chairs

### Member Agencies:

Advocates for Children and Youth  
Baltimore Jewish Council  
Behavioral Health System Baltimore  
CASH Campaign of Maryland  
Catholic Charities  
Episcopal Diocese of Maryland  
Family League of Baltimore  
Fuel Fund of Maryland  
Health Care for the Homeless  
Homeless Persons  
Representation Project  
Job Opportunities Task Force  
League of Women Voters of Maryland  
Loyola University Maryland  
Maryland Catholic Conference  
Maryland Center on Economic Policy  
Maryland Community Action  
Partnership  
Maryland Family Network  
Maryland Hunger Solutions  
Mental Health Association of  
Maryland  
Paul's Place  
Public Justice Center  
St. Vincent de Paul of Baltimore  
Welfare Advocates

### Marylanders Against Poverty

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**Marylanders Against Poverty (MAP) supports HB 470**, which establishes a Commission on Universal Health Care that must come up with a plan for Maryland to create, by January 1, 2024, a universal health care program for all residents through a single-payer system.

#### **HB 470 ensures that every Marylander will have access to affordable, quality health care.**

Although Maryland embraced opportunities presented by the passage of Affordable Care Act - and consequently there has been a significant decrease in the rate of the uninsured since the expansion of Medicaid - there are still gaps in access to health care. Almost 6% of Marylanders are still uninsured, and Marylanders living in or near poverty are almost three times as likely to be uninsured.<sup>1</sup> Over 16% of adults living below the poverty line Maryland are uninsured, and 18% of adults living at or below 200% of the poverty line are uninsured.<sup>2</sup> Moreover, immigrants and people of color are disproportionately represented among the remaining uninsured in Maryland. Those who remain uninsured include individuals who, in spite of subsidies or possible coverage through an employer/spouse's employer, still cannot afford coverage; those who are frozen between open enrollment period; and individuals who are undocumented and unable to obtain coverage.

**Increasing access to health care for all Marylanders will generate cost savings to the State, and create healthier neighborhoods and communities.** Studies demonstrate that individuals who are uninsured have higher rates of illness, die younger, and are often only one emergency department visit away from a financial crisis. In 2019, 30% of uninsured Americans went without needed medical care due to cost.<sup>3</sup> Additionally, health care providers who treat individuals whom are uninsured - Federally Qualified Health Centers (FQHCs), emergency departments, and other free clinics - are overwhelmed by increasing demand, are limited in what services can be provided, and are chronically underfunded. Unfortunately, when uninsured Marylanders are forced to utilize emergency departments to access primary care services, there exists a corresponding increase in costs to the state in uncompensated and undercompensated care.

**HB 470 will create a Universal Health Care Program, which will expand critical access to health care for Marylanders currently marginalized and excluded from our health care system.** MAP believes that **ALL** Marylanders should have access to comprehensive, quality, affordable health care. Creating a single-payer system of health care in Maryland will realize universal health care coverage in our state. As a state that prides itself as an innovator of health care, now is the time to ensure no Marylander falls into poverty, homelessness, illness, or financial crisis because they lack access to health insurance. The COVID-19 pandemic has demonstrated that when our neighbors aren't well, our communities aren't well. If our neighbors are unable to access needed health care, it hurts our overall public health. Now is the time for universal, single-payer health care coverage.

**MAP appreciates your consideration, and urges a favorable report on HB 470.**

**Marylanders Against Poverty (MAP) is a coalition of service providers, faith communities, and advocacy organizations advancing statewide public policies and programs necessary to alleviate the burdens faced by Marylanders living in or near poverty, and to address the underlying systemic causes of poverty.**

<sup>1</sup> US Census Bureau. American Community Survey. 2020

<sup>2</sup> Kaiser Family Foundation. 2020. *Maryland: Health Coverage & Uninsured*. <https://www.kff.org/state-category/health-coverage-uninsured/?state=md>

<sup>3</sup> Kaiser Family Foundation. 2020. *Fact Sheet - Key Facts about the Uninsured Population*. <https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/>