



## TESTIMONY IN SUPPORT OF SB 493

Public Health – Commission on Universal Health Care

Senate Finance Committee

February 9, 2022

Submitted by Julia Gross and Kali Schumitz, Co-Chairs

### Member Agencies:

211 Maryland

Advocates for Children and Youth

Baltimore Jewish Council

Behavioral Health System Baltimore

CASH Campaign of Maryland

Catholic Charities

Energy Advocates

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

Laurel Advocacy & Referral Services,  
Inc.

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 SB 493**, which establishes a Commission on Universal Health Care that must come up with a plan for Maryland to create, by January 1, 2025, a universal health care program for all residents through a single-payer system.

#### **SB 493 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.

**SB 493 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 SB 493.**

***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/>