

HEALTH CARE FOR THE HOMELESS TESTIMONY
IN SUPPORT OF
SB 493 – Public Health – Commission on Universal Health Care
Senate Finance Committee
February 9, 2022



Health Care for the Homeless strongly supports SB 493, which would establish the Commission on Universal Health Care to develop a plan for the State to establish a universal health care program to provide health benefits to all residents of the State through a single-payer system. Health Care for the Homeless is deeply committed to supporting measures to increase access to comprehensive health care for all Marylanders. Only when everyone has the same access to health care will *everyone's* care be affordable, accessible, and adequate. Developing a plan for a health care system that works for everyone is a great first step.

Nearly 350,000—or 6%—Marylanders lack health insurance.¹ Without routine access to primary and preventative health care, the uninsured often are diagnosed at more advanced stages of disease and, once diagnosed, tend to receive less therapeutic care. When they are sick, many have few places to turn other than costly emergency rooms – generating a bill six to 12 times the amount of a primary care visit. The higher costs incurred by low-income uninsured households eventually are absorbed by all consumers through higher insurance rates, higher charges for medical care, and public subsidies for uncompensated care. A single payer system would enable everyone to receive the care they need in the most appropriate venue, control costs for everyone, and ultimately provide for better health outcomes for Maryland residents.

SB 493 will prevent bankruptcy, poverty and homelessness. Health Care for the Homeless strongly supports efforts to ensure that Maryland's uninsured poor have access to comprehensive health insurance as a means to provide needed health care services. For those living near poverty who are uninsured, unexpected health problems can lead to financial ruin and homelessness. Bankruptcy attributed to medical debt continues to be astronomical. A single payer system that separates health insurance from employment would prevent cause-and-effect slides into poverty and homelessness by uniting coverage into one insurance pool that protects everyone from financial ruin due to illness and disability.

SB 493 will address many of the shortfalls of health care reform. Although the Maryland General Assembly has significantly increased access to health services for Marylanders, these efforts haven't resulted in universal access to health care: employer-sponsored health coverage continues to decline, premiums continue to rise, and Maryland residents continue to lack coverage. SB 493 would offer a plan to replace the current system of fragmented care and coverage and guarantee health security for all Marylanders. We encourage the committee to read the [National Health Care for the Homeless report](#) on the benefits of Medicare for All and we urge a favorable report on SB 493.

Health Care for the Homeless is Maryland's leading provider of integrated health services and supportive housing for individuals and families experiencing homelessness. We work to prevent and end homelessness for vulnerable individuals and families by providing quality, integrated health care and promoting access to affordable housing and sustainable incomes through direct service, advocacy, and community engagement. We deliver integrated medical care, mental health services, state-certified addiction treatment, dental care, social services, and housing support services for over 10,000 Marylanders annually at sites in Baltimore City and Baltimore County. For more information, visit www.hchmd.org.

¹ Kaiser Family Foundation, *State Health Facts*, [Health Insurance Coverage of the Total Population, 2019](#).