



TESTIMONY TO THE HEALTH AND GOVERNMENT OPERATIONS COMMITTEE

HB0329: Public Health- Commission on Universal Health Care

POSITION: Support

BY: Nancy Soreng, President

DATE: March 16, 2023

The League of Women Voters Maryland supports House Bill 329, which would establish a Commission on Universal Health Care.

The League has a long history of support for universal health care, **believing that quality, affordable health care should be available to all U.S. residents.** In the 1990's, the League actively lobbied for comprehensive **health care reform, including universal coverage, single-payer or employer mandate, a strong benefits package, cost containment - including reduction of administrative costs - and protection of patients' rights.**

About 6% of Maryland's population, or over 375,000 people, have no health insurance.¹ Many thousands more are underinsured. This can lead to delays in seeking medical care, or refusal of treatment altogether because of high out-of-pocket costs.

Per the National Consumer Law Center, medical debt is the leading cause of U.S. bankruptcies, and more Americans fear medical debt than serious illness. **If such a large percentage of our population is afraid to seek medical care because of the cost, our health system clearly needs reform.**

Providing universal, comprehensive health care will be costly, but appreciable savings would be obtained by **reducing the massive administrative costs that are built into our current health care system.** Per researchers² at the Stanford School of Medicine: "Estimates suggest that the country **wastes more than \$265 billion annually** due to [our health care system's] administrative complexity, and that the rate of increase in administrative costs has outpaced that of overall health care expenditures.

¹ <https://www.kff.org/other/state-indicator/total-population/?currentTimeframe=0&selectedRows=%7B%22states%22:%7B%22maryland%22:%7B%7D%7D%7D&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>

² <https://med.stanford.edu/news/all-news/2021/04/researchers-chart-path-to-lower-health-care-administrative-costs.html>

A universal health care system would also reduce overall health care costs by strengthening public health measures and emphasizing preventative care, especially of chronic conditions.

Having health insurance can impact both the quality of your life and your life expectancy. Creating a Commission on Universal Health Care would be an important first step in developing a pathway to a single-payer, universal health care system in our state that would eliminate health disparities and ensure that all Marylanders have access to the comprehensive, quality health care they need.

The League and its 1,500+ members urge the committee to give a favorable report to HB 329.