



END MEDICAL DEBT MARYLAND

Testimony on **HB 329**

Public Health - Commission on Universal Health Care
Hearing of the House Health & Government Operations Committee
March 16, 2023
1:00 PM

Position: **FAVORABLE**

To Chair Peña-Melnyk and the House Health & Government Operations Committee:

End Medical Debt Maryland is a statewide coalition of 60+ organizations and community members working together to pass comprehensive medical billing reform, educate Marylanders on their rights as patients, and eliminate barriers to healthcare. We are labor unions, faith leaders, patient advocates, consumer rights proponents, lawyers, healthcare providers, and people directly impacted by medical debt. Collectively, we represent over 350,000 Marylanders. EMDMaryland stands in strong **support** of **HB 329**, which would establish the Commission on Universal Health Care to develop a plan for the State, by July 1, 2026, to establish a universal health care program to provide health benefits to all residents of Maryland through a single-payer system.

The Affordable Care Act and Maryland's Medicaid expansion made it possible for most Marylanders to access health insurance coverage, but 6.5% of Marylanders remain uninsured.¹ Black (6.4%), Asian/Native Hawaiian and Pacific Islander (6.4%), and Latinx (21.7%) residents are disproportionately represented in Maryland's uninsured rate.² This population includes workers living in poverty who make too much to qualify for Medicaid but not enough to afford a health insurance plan in the Marketplace and individuals who are not eligible for health insurance coverage or Medicaid due to their immigration status.

The lack of health insurance (and adequate health insurance) coverage is a significant barrier to healthcare access. Out of pocket costs for medical services and medical debt can lead to individuals delaying care for time-sensitive health needs. In fact, uninsured adults are less likely than insured adults to receive preventative health services for

¹ Kaiser Family Foundation, *Health Insurance Coverage of the Total Population - Maryland* (2020), <https://www.kff.org/state-category/health-coverage-uninsured/?state=md>.

² *Id.*

chronic conditions and diseases. When they do seek care, they are often faced with unaffordable medical bills, making it impossible to avoid medical debt.

EMDMaryland believes that all Marylanders should have the right to comprehensive healthcare. A universal healthcare system would help our state ensure that no Marylander is priced out of care that they need. HB 329, if passed, would help eliminate health disparities in Maryland and enable every Marylander to attain their highest level of health and wellbeing.

End Medical Debt Maryland respectfully urges the Committee to remove barriers to accessing healthcare by voting **YES** on **HB 329**.

Sincerely,

Brige Dumais, *Coalition Co-Chair*
End Medical Debt Maryland
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