

Dear Honorable Chair Peña-Melnyk, Vice Chair Cullison, and Members of the Committee,

In our country, individuals purchasing healthcare are unfortunately seen by the private healthcare industry as a commodity. But unlike other industries where an individual can choose to purchase less of a commodity, people do not have a choice but to purchase healthcare services. When individuals are in pain, or have a sick child, they are given the choice of seeking care, or going without, at the expense of their own health and the health of their families. In 2022, the average cost of premiums in America for a single person was around \$8,000 annually, and for a family \$23,000 annually. People are already paying a hefty price per year for their insurance. It is unfair and concerning to see private health insurance companies making it difficult to get reimbursed for claims. This causes people to end up in unplanned medical debt, all so health insurance companies can increase their own profits.

As a former employee of the Maryland Department of Health I am aware of how our current healthcare system receives hefty subsidies from public money. I have heard those in health policy spaces put the blame of rising healthcare costs at the feet of those who need it. I've seen patients who are extremely prepared, with print outs of their plans, still unable to get the outcomes they need when navigating the incomprehensible maze that is our current system. These failures have huge and sometimes fatal consequences. One denied claim can equal massive medical debt, the inability to put food on the table, and can prevent someone from seeking life-saving care so they can avoid financial ruin.

The American people have endured enough in these past couple of years, facing a deadly pandemic that took away job opportunities and required additional money spent to manage the threat of the virus. Please support HB 1337, which will start to address this issue. Currently there are not enough requirements placed on health insurers to provide data on claims they approve and deny, making it impossible for improvements to be made to the system. We need more data to understand the scope of the problems people are facing. Marylanders will also benefit from regulators looking more closely at the appeals and grievances process and evaluating whether it's accessible enough. Please pass HB 1337.

Thank you for your consideration.

Sincerely,

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