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Testimony  
for the House Health and Government Operations  
In **OPPOSITION** to

**House Bill 417 – Public Health – Commission on Universal Health Care**

**February 6, 2025**

The League of Life and Health Insurers of Maryland Inc. respectfully **opposes** House Bill 417 and urges the committee to give the bill an unfavorable report.

Every Marylander deserves affordable coverage and high-quality care. We have made real progress in our State to ensure more people are covered, and the care they receive gets them well when they are sick and keeps them well when they are healthy. But more needs to be done, especially when it comes to costs. Health care costs have been a financial anchor for too many families for too long. Everyone – including doctors, health plans, patients, and government – must come together to find solutions that deliver real results.

Our goal should be to build on proven solutions that work – not theoretical, one-sized-fits-all approaches that don't. Proven solutions like value-based care; new tools, technology, and treatments driven by data; social services that coordinate around patients; market competition that drives down costs; community partnerships between the private sector and public programs; and more effective approaches to treat chronic illnesses.

Today we are seeing more support for private market solutions, not less. For example, with respect to Medicare Advantage and Medicaid, today, about a third of all Medicare beneficiaries choose to buy coverage from a private health plan rather than traditional Medicare. They choose private plans because these plans deliver more choice, better services, and better value. With respect to Medicaid, 39 states are working with private health plans to serve 70% of all Medicaid beneficiaries. Why? Because the private market delivers real results for states, beneficiaries, and the taxpayers who support them.

The most effective way to ensure affordable care and coverage is to strengthen the private market's ability to serve the American people, whether it's building upon private plans serving nearly 180 million people who get their coverage through their employer or the tens of millions who depend on private plans that partner with public programs.

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Whether you call it single-payer, Healthy Maryland, or Medicare For All, government-controlled health care is not the answer. It will eliminate choice, undermine quality, put a chill on medical innovation, and place an even heavier burden on hardworking taxpayers and small business in our State. We should build on private-sector successes, not abandon them. Let's work together to make health care truly affordable for everyone.

For the above reasons, we urge the committee to give House Bill 417 an unfavorable report.

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