



MARYLAND LEGISLATIVE LATINO CAUCUS

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TO: Delegate Heather Bagnall, Chair
Delegate Bonnie Cullison, Vice Chair
Health Committee Members
FROM: Maryland Legislative Latino Caucus
DATE: 03/12/2026
RE: HB1316 - Public Health - Universal Health Care Program -
Study and Commission

The MLLC supports HB1316 - Public Health - Universal Health Care Program - Study and Commission

The MLLC is a bipartisan group of Senators and Delegates committed to supporting legislation that improves the lives of Latinos throughout our state. The MLLC is a crucial voice in the development of public policy that uplifts the Latino community and benefits the state of Maryland. Thank you for allowing us the opportunity to express our support of HB1316.

Healthcare and access to health insurance are major issues affecting the Latino community. Out of every racial/ethnic group in the United States, Latinos have the highest uninsured rate at 17% compared to 8.2% of the entire U.S. population¹. These disparities are largely due to less access to employer-sponsored insurance, language barriers, and eligibility based on immigration status. This bill would require the Hilltop Institute at the University of Maryland Baltimore County to study whether creating a statewide universal health care program is feasible. This bill would be a first step in exploring a statewide universal health care program that could greatly impact Marylanders. A single-payer system could help the Latino population by reducing structural, financial, and language barriers that keep Latinos from accessing health insurance.

The data make clear that simply having some form of insurance is not enough. Despite significant gains under the Affordable Care Act, 55 percent of Latino and Hispanic adults remain inadequately insured, and more than half report skipping doctor-recommended care or prescriptions because of high out-of-pocket costs. Here in Maryland, the disparity is especially stark: the uninsured rate for Latino Marylanders is three times higher than the rate for Black and Asian Marylanders, and six times higher than for White Marylanders, and that gap has not closed at the same pace as it has for other groups. In 2022, Latinos made up 21 percent of the total non-elderly population but accounted for 39 percent of the non-elderly uninsured population nationally. These numbers reflect a system that has consistently failed the Latino community, and they make a compelling case for why Maryland must explore more comprehensive solutions. The Hilltop Institute study called for in HB1316 is precisely the kind of evidence-based, deliberate step needed to chart a path toward a system that works for all Marylanders.

For these reasons, the Maryland Legislative Latino Caucus respectfully requests a favorable report on HB1316.

¹ [U.S. Department of Health and Human Services Office of Minority Health. Hispanic/Latino Health.](#)