Maryland Health Insurance Coverage Protection Commission
The Honorable Delegate Pena-Melnyk and Senator Feldman, Chair
October 15, 2019

Members of the Commission:

1199SEIU United Healthcare Workers East is Maryland’s largest healthcare union, representing over 400,000 healthcare workers across the East Coast. We strongly support the concept of universal healthcare coverage, to provide comprehensive coverage, to all residents of Maryland.

Everyone deserves to be treated equally when it comes to healthcare. Healthcare is a right! While our union fights for—and often wins—very low cost, high quality health insurance for our members, healthcare costs are still beyond the means of too many working people.

As healthcare workers, we see daily the cost to the State and to people’s health when they can’t afford preventive medical care. It should be offered without co-insurance, deductibles, or co-pays. This policy approach will reduce healthcare costs from pre-birth to the grave. It will put the focus on a PRO ACTIVE approach rather than RE-ACTIVE response! Contrarily, our current system is for hospitals and insurance companies to make money; it is NOT about prevention and promoting quality of life. What currently exists supports for-profit insurance markets that guarantee that the costs are beyond what the American citizen can afford. The goal should be to get everyone insured to produce positive health outcomes.

We also encourage the consideration of creating an Office of Health Care Coverage, to provide healthcare coverage for all Maryland residents who do not currently receive federal benefits through Medicare, Tricare, ERISA plans or any other federal medical program. The office could include a commission comprised of members of the various relevant state departments, Maryland General Assembly, and interest groups like MHA and Medchi. Managed care operations (MCOs) and health providers would be contracted with to deliver care, and the costs would be managed through a payroll tax.

Potential policies should thoughtfully consider Maryland’s the rate setting already done by our All Payer Hospital System as well as our robust MCOs. It should also build on the work started by programs and existing legislation like Medicare and the Affordable Care Act and makes sure that everyone has the access to affordable health care those programs created. Maryland has the resources to make this program work and incentives to do so like a healthier population and cost savings through streamlining services and cost-effective preventative care.