



15 School Street, Suite 200
Annapolis, Maryland 21401
410-269-1554

For information, contact:
Matthew Celentano, Executive Director

Testimony
for the Senate Finance Committee
In **OPPOSITION** to

Senate Bill 228 – Public Health – Commission on Universal Health Care

February 19, 2020

The League of Life and Health Insurers of Maryland Inc. respectfully **opposes** Senate Bill 228 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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www.leaguemaryland.com

Whether you call it single-payer, HealthcareMaryland, 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. Senate Bill 228 and the commission it creates specifically excludes health care providers, facilities, clinic, prescription drug companies, medical equipment innovators, and all insurance companies – basically all angles of expertise and stakeholders that could help to improve Maryland’s health care system. We do not believe a commission without specific expertise should move forward.

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 Senate Bill 288 an unfavorable report.

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