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Testimony Concerning SB/871HB 1087 Public Health
– Healthy Maryland Program

My name is Hal Ginsberg. I live in Kensington, Montgomery County. I am the State Organizer for Our Revolution Maryland. I am speaking on my own behalf and on behalf of ORMD's thousands of members and subscribers who support Healthy Maryland/Medicare-for-All.

We thank Delegate Erek Barron for sponsoring this crucial legislation. We appreciate greatly the opportunity the Health and Government Operations Committee is providing us by accepting both written and oral testimony and thereby affording us this chance to share our perspective on why we believe the Healthy Maryland Program is essential.

First a personal story. I was a trial lawyer in the District of Columbia from 1991 - 2003. At that time, I decided I wanted to do something different with my life. In 2005, with several investors, I started a small business operating a radio station in California. In our original business plan, we anticipated hiring two or three employees and paying a living wage plus health insurance.

Like many new businesses, we overestimated revenues and underestimated start-up costs. Within a couple of months after we first began to broadcast, it became evident current and revised sales estimates would not generate sufficient revenues to cover the costs of employee health care or my own. Had we continued to buy insurance for employees, we might have run out of money within a year.

During our first few years of operations, I paid out-of-pocket for one employee's checkups and another to have dental treatment. My wife and I were uninsured for a couple of years. Although our kids were eligible for Medi-Cal (Medicaid), we were not.

I have always been very healthy. But as (bad) luck would have it, I needed emergency surgery for diverticulitis a couple of years after we realized that we couldn't afford private insurance. The surgery plus six nights in the hospital came to over $60,000 - money we could not spare in light of the business's still uncertain cash flow. I was a lucky one. I was able to borrow money from a family member and pay off the balance in full, thereby getting a discount to $45,000. It took me 18 months to pay off the debt. Ultimately, I sold the station in 2014 in order to return to Montgomery County.

I have heard stories similar to or worse than mine from many Our Revolution members. Unlike me, some have opted not to start a small business because they could not risk losing the insurance they receive through their job. Others, who do own businesses, fret constantly either because of the ever-higher costs of insuring themselves and their employees or because they simply cannot afford the insurance even under the Affordable Care Act.
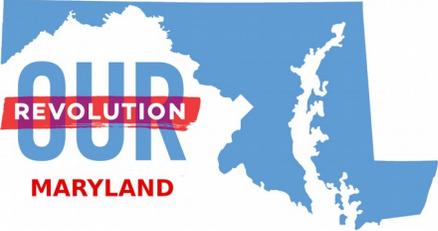
Even people to whom I've spoken who have "good" insurance, often government employees, express fears of losing what they have. But nobody under the age of 65, except perhaps retired veterans with single-payer coverage, seems truly happy with their coverage. They only are relieved that their situation is much better than what some of their neighbors, relatives, and friends are experiencing.

I have met with doctors who no longer practice because the administrative costs and difficulties associated with billing insurance companies are so high. Even with Obamacare, over 30 million Americans lack health insurance. Others are under-insured or forego needed treatment or prescribed drugs to avoid costly co-pays.

Maryland is already a leader in healthcare provision with our all-payer system as I described in my Washington Post editorial published June 23, 2017 - "Maryland has a lot to lose if Obamacare is repealed." Costs are contained here better than elsewhere. But the problems that I describe are real and detract greatly from the quality of life that we should be enjoying. Of course our less affluent citizens and disproportionately people of color are hit hardest by the ever-rising costs of healthcare.

Enacting Healthy Maryland would vault us far ahead of other states in terms of attractiveness to new businesses. By keeping absolute costs relatively low and bending the cost curve much further down, we would also be ensuring fiscal health for our children and their children.

Most importantly of course, nobody in Maryland would die because they can't afford healthcare. Nobody would go bankrupt due to the high cost of treating cancer or chronic conditions like diabetes. Nobody would be forced to choose between a needed medication and paying the rent.

By passing Healthy Maryland, you have an opportunity right now to make life much better for millions of Marylanders. We need you to take it. We need you to be healthcare heroes.