

1199SEIU

United Healthcare Workers East

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Michael Cooperman

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.

NEW YORK CITY
PRINCIPAL
HEADQUARTERS

310 West 43rd St.
New York, NY 10036
(212) 582-1890
www.1199seiu.org

ALBANY
155 Washington Ave.
Albany, NY 12210
Tel. (518) 399-2300
Fax (518) 438-1140

BALTIMORE, MARYLAND
611 North Eutaw Street
Baltimore, MD 21201
Tel. (410) 332-1199
Fax (410) 332-1291

HICKSVILLE
100 Duffy Ave., Suite 3 West
Hicksville, NY 11801
Tel. (516) 542-1115
Fax (516) 542-0919

NEW JERSEY
555 Route 1 South, 3rd Fl., Suite 301A
Lodi, NJ 08830
Tel. (732) 287-8113
Fax (732) 287-8117

MASSACHUSETTS
109 Myrtle Street, 4th Fl.
Quincy, MA 02171
Tel. (617) 284-1199
Fax (617) 474-7150

ROCHESTER
259 Monroe Ave., Suite 220
Rochester, NY 14607
Tel. (585) 244-0830
Fax (585) 244-0956

BUFFALO
2421 Main Street, Suite 100
Buffalo, NY 14214
Tel. (716) 982-0540
Fax (716) 876-0930

SYRACUSE
250 South Clinton Street, Suite 200
Syracuse, NY 13202
Tel. (315) 424-1743
Fax (315) 479-6716

FLORIDA
2581 Corporate Way
Miramar, FL 33025
Tel. (305) 623-3000
Fax (305) 626-1604

WHITE PLAINS
99 Church St., 4th Fl.
White Plains, NY 10601
Tel. (914) 593-6700
Fax (914) 593-6714

GOUVERNEUR
95 E. Main St.
Gouverneur, NY 13642
Tel. (315) 287-8013
Fax (315) 287-7226