SUBJECT
Resolution stating Council’s Support for Medicare for All; Lead Sponsor: County Council

EXPECTED ATTENDEES
None

COUNCIL DECISION POINTS & COMMITTEE RECOMMENDATION
• Introduction only. Action scheduled for July 20, 2021.

DESCRIPTION/ISSUE
Even with the gains brought by the Affordable Care Act, over 32 million persons in the United States under age 65 do not have health insurance and in Montgomery County it is estimated that almost 74,000 adults are uninsured. Nationally, many million more people who have health insurance are underinsured, which can cause people to avoid seeking care or leave them with high costs and medical debt. The COVID pandemic has highlighted that every individual needs access to healthcare to protect public health. The Medicare for All Act of 2021 would build upon and expand Medicare to provide comprehensive care to every person in the United States and would include primary care, vision, dental, mental health care, hospital care, prescription drugs and more.

SUMMARY OF KEY DISCUSSION POINTS
• The Commonwealth Fund estimated that in 2018, 12% of adults aged 19 to 64 were uninsured, another 10% were currently insured but had a gap during the previous year, and another 23% were underinsured.
• COVID 19 has shown the disparities in access to healthcare and the inadequacy of health insurance coverage and benefits for many in the United States. Residents need access to healthcare without high out-of-pocket expenses or medical debt.
• Medicare for All would provide comprehensive health care for all residents without out-of-pocket expenses, reduce administrative costs, and reduce cost to taxpayers that are used to support premiums for health care for employees and retirees.

This report contains:
Resolution to Support Medicare for All © 1-3

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SUBJECT: Support for Medicare for All

Background

1. The number of persons in America under age 65 without health insurance was estimated to be 32.8 million in the 2019 National Health Insurance Survey. The survey estimated that 14.7% of adults aged 18 to 64 were uninsured. The 2019 American Community Survey estimated that the number of adults (age 19 and older) with no health insurance in Montgomery County was 73,916; or 7.1% of the population. In addition, there were an estimated 8,639 children under the age of 19 that were uninsured. There were an estimated 118,222 adults in Montgomery County that were underinsured, despite important gains brought by the Affordable Care Act.

2. Every person in Montgomery County deserves high quality health care.

3. The COVID-19 pandemic has exposed the fragility of our employment-based health care system at a time when Montgomery County employees, businesses, and residents need health care the most.

4. The County will spend an estimated $308.9 million to cover the healthcare costs for County Government employees and retirees in Fiscal Year 2022. Montgomery County will set aside $93.9 million for future retiree health care costs in Fiscal Year 2022 across County agencies, adding to the nearly $1.3 billion that has been set aside over the past 15 years.

5. The County approved funding of $12.5 million for Fiscal Year 2022 for Montgomery Cares to provide much needed healthcare to adults in the County without health insurance and $1.5 million for Care for Kids to provide healthcare for the County’s uninsured children.

6. Over the last several years, the cost of health care for county employees has increased almost twice as fast as county revenues and 350% faster than the Consumer Price Index.
7. The estimated 73,916 adult uninsured residents of Montgomery County include low wage workers, part time employees of the County, and employees of small businesses who have little access to high-quality insurance.

8. Unequal access to health care amplifies racial injustices across the County and the effects of the coronavirus pandemic have been felt disproportionately by the County’s Black, Latino, Indigenous, and residents of color.

9. Montgomery County enacted a Racial Equity and Social Justice Law which obligates the County to implement measures that will address racial inequities.

10. The Medicare for All Act of 2021 would provide national health insurance for every person in the United States for all necessary medical care including prescription drugs, hospital, surgical and outpatient services, primary and preventive care, emergency services, reproductive care, dental care, vision care, and long-term care.

11. The Medicare for All Act of 2021 would provide coverage without copays, deductibles or other out-of-pocket costs, and would slash paperwork and administrative costs, protect the doctor-patient relationship and assure patients a free choice of doctors.

12. Recent polls show that a strong majority of Americans support Medicare for All.

13. The Medicare for All Act of 2021 would guarantee that all residents of Montgomery County will be fully covered for health care without copays, deductibles or other out-of-pocket costs, and would save tens of millions in County taxpayer dollars now spent on premiums that provide health insurance coverage for government employees.

14. Medicare for All would make small businesses in the county more competitive with larger businesses, encourage new business creation, and allow businesses to focus on their core competencies.

**Action**

The County Council for Montgomery County, Maryland approves the following resolution:

1. the Council hereby urges the United States Congress to enact legislation to provide universal, comprehensive health coverage with zero cost-sharing for patients during the COVID-19 pandemic, such as the Health Care Emergency Guarantee Act, and for a longer term solution to enact legislation, such as the Medicare for All Act of 2021; and

2. the Council also encourages the Maryland General Assembly to explore every option to expand coverage in Maryland, such as the
Healthy Maryland Act (HB 0534) and the Maryland Commission on Universal Health Care Act (HB 0470).

This is a correct copy of Council action.

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Selena Mendy Singleton, Esq.
Clerk of the Council