



**Testimony submitted to the Joint Committee on Health Care Financing  
In Support of H.1239/S.744, An Act Establishing Medicare for All in Massachusetts  
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The League of Women Voters of Massachusetts supports H.1239/S.744, An Act Establishing Medicare for All in Massachusetts. We have been urging the passage of this bill for over a decade.

The League of Women Voters of the United States favors a national health insurance plan financed through general taxes in place of individual insurance premiums.<sup>1</sup> The League supports the single-payer concept as a viable and desirable approach to implementing League positions on equitable access, affordability, and financial feasibility. In any proposed health care financing system, the League favors health insurance access independent of employment status.<sup>2</sup>

We have seen and lived through the examples of a profit-driven, investor-influenced system; here are a few to illustrate the point:

1. Overbooking patients increases disrespectful wait times and delays.
2. Endless administrative procedures, such as prior authorization, to control access to care.
3. Predatory patient debt-collection lawsuits.

It is not working well for Massachusetts residents-- my family included. When I changed jobs a couple of years ago, since my employer was with whom my family had insurance, my family had to navigate applying for MassHealth and purchasing a commercial health insurance plan through the Massachusetts Health Connector. Consolidated Omnibus Budget Reconciliation Act (COBRA) coverage was too costly to enroll in for my family's budget. My new employer's health insurance company did not allow enrollment in their employer-sponsored plan for three months after my job started. It was costly, required updating all of my family's seven different providers, and, most importantly, stressful.

This bill addresses what the Health Care Policy Commission (HPC) and State House leadership have already acknowledged: health care spending is out of control.<sup>3</sup> The HPC announced in June 2023 that between 2019 and 2021, per-capita commercial health care spending rose an average of five percent each year, more than a full point above the national growth rate and twice the rate by which incomes increased in that span.<sup>4</sup> "Commercial insurers often paid hospital-based providers far more than what Medicare would pay for certain services, the HPC found, swelling the total pot of expenses."<sup>5</sup>

Private equity investors made the following comments at the June 2023 Aspen Ideas Health conference: "Health care is ripe for increase in price" and "health care has a lot of gaps in the regulatory framework that makes it easy to achieve things like merger arbitrage or making money just by getting big."<sup>6</sup>

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<sup>1</sup> <https://www.lwv.org/impact-issues>

<sup>2</sup> Ibid.

<sup>3</sup> <https://www.wbur.org/news/2023/06/08/massachusetts-health-care-costs-expensive>

<sup>4</sup> Ibid.

<sup>5</sup> Ibid.

<sup>6</sup> <https://www.youtube.com/watch?v=nctljMhZ5M0>

Health care is not a commodity; it is a service. It is for everybody, not just the elites or administratively skilled. This bill ensures “equitable access to quality, affordable health care services for all its residents as a right, responsive to the needs of the Commonwealth and its residents, without co-insurance, co-payments, deductibles, or any other form of patient cost sharing, and be accountable to its citizens.”

This bill acknowledges that “providing access to health care services for all Massachusetts residents through a single payer health care financing system is essential for achieving and sustaining universal equitable access, affordability, cost control, and high quality medical care.” Health insurance companies and private equity investors have not delivered for the Commonwealth and its residents.

Health insurance is a financial tool that should help people avoid financial surprises and hardships, especially when they are not feeling well. In Massachusetts, consumers do not enjoy the intended benefit of that tool because it does not work.

The League of Women Voters of Massachusetts urges the Joint Committee on Health Care Financing to report this bill favorably and in a timely manner. We are voters representing children, families, caregivers, workers, and communities with local Leagues across the Commonwealth, from the dunes and jetties of Cape Cod to the Berkshire mountains.

Thank you.