Letter to Gubernatorial Candidates to Endorse Health Insurance

Down Payment Plan to Protect Health Care Access in Maryland

April 13, 2018

Dear [Candidate],

The Maryland Citizens’ Health Initiative (MCHI) is a coalition of civic, religious, labor, and health advocacy organizations that has successfully worked for landmark legislation to reduce the price of prescription drugs, expand access to quality, affordable health care, increase tobacco taxes to reduce teen smoking and raise the alcohol tax to cut underage drinking and fund needed health care initiatives.

MCHI is asking you and all other candidates for Governor of Maryland to endorse an innovative new proposal called the "Health Insurance Down Payment" plan. This proposal received widespread support in this year's General Assembly, but ultimately was not part of the package agreed to by the legislative and executive leadership. It would protect Maryland residents from dangerous decisions made by the Trump Administration and Congress, including the choice to stop enforcing the Affordable Care Act's individual mandate. The down payment proposal would replace the federal individual mandate with a Maryland plan that enrolls the uninsured into coverage whenever possible, turning what are now federal financial penalties into down payments that Maryland families can use to buy health insurance.

As you know, the Affordable Care Act has been a great success in Maryland, bringing health care coverage to more than 400,000 uninsured Marylanders. The attached chart shows how this progress has been threatened, since Trump became President, by skyrocketing health insurance premiums for people who buy their own coverage.

We commend the Maryland General Assembly and the Hogan Administration for taking an important initial step to address this threat by enacting a reinsurance plan. Even with reinsurance, however, a report the Wakely Consulting Group prepared for the General Assembly shows that premiums in the individual market will continue to rise at twice the rate of inflation in 2019, due in significant part to ongoing federal efforts to sabotage the Affordable Care Act.

Maryland policymakers have made a good start, but we cannot stop now. It is imperative to build on Maryland’s recent progress and enact the Health Insurance Down payment plan. By strengthening incentives for young and healthy adults to join the individual market, this innovative Maryland solution would cut premium increases by more than 50 percent, based on the Wakely analysis. For the first time in living memory, health insurance cost increases would fall in line with other household expenses for more than 200,000 Maryland residents who buy their own insurance, without help from an employer or the government. These farmers, realtors, sales men and women, carpenters, and others who work hard every day to support their families need your help.

By joining other candidates for Governor in endorsing the Health Insurance Down Payment Plan, you could limit health insurance costs for Maryland residents who buy their own insurance, while simultaneously helping tens of thousands of uninsured Marylanders obtain the access to medical care, financial security, and peace of mind that comes with health coverage. The attached memo from prominent pollster Opinion Works shows that Marylanders strongly support the Health Insurance Down Payment Plan and would be much more likely to vote for a candidate who also supports it.

To make health insurance premiums more affordable for Marylanders, please endorse the Health Insurance Down Payment plan by Friday, May 18th. Please sign and return to us by May 18th the attached Candidate Statement of Support. We will publicly announce the results on the morning of Wednesday, May 23 at 11am at an event in Baltimore City. We will invite those candidates who support the proposal to join us at this event.

Sincerely,

Vincent DeMarco, President