Maryland's Easy Enrollment Health Program

November 14, 2019

The Maryland General Assembly passed with broad, bipartisan support and Governor Larry Hogan signed into law legislation that establishes a simple and seamless system for enrolling into health coverage. Under this measure, which took effect on June 1, 2019 and was sponsored in the House by Delegate Joseline Peña-Melnyk (HB 814) and in the Senate by Senator Brian Feldman (SB 802), an uninsured Marylander can start the enrollment process by simply checking a box on their state income tax return. That single step will let the state's health care exchange determine eligibility for free or low-cost health insurance, based on information in the tax return. Starting in 2020, the exchange will reach out to people who qualify for Medicaid or private coverage and help them sign up for a plan that works for their family. In future years, those who qualify for Medicaid will be enrolled automatically.

More uninsured consumers can be reached through income-tax filing than in any other setting. The Urban Institute estimated that income tax returns are filed by more than 7 in 10 uninsured Marylanders who qualify for financial help paying for health insurance. Many uninsured Marylanders do not know that financial help is available. Maryland's Easy Enrollment Health Program (MEEHP) uses the tax system to open an easy pathway to health insurance for these families, including:

*   15,000 uninsured children and 35,000 uninsured adults who qualify for zero-premium health insurance through Medicaid;
*   70,000 uninsured Maryland residents who qualify for private insurance fully funded by federal premium tax credits for which those residents are financially eligible; and
*   100,000 uninsured Marylanders who are financially eligible for premium tax credits that pay a portion of their private health insurance costs.

Through MEEHP, Maryland will be the first state in the nation that lets its families take the information they already compile for income tax purposes and use it to qualify for health programs. This approach slashes red tape and eliminates needless paperwork, making it easier for busy families to get the health coverage they need to thrive. Proponents see MEEHP as a possible model for other states and federal lawmakers.

The legislation builds on Maryland's tradition of smart, practical, bipartisan innovation on health care—a tradition that includes the state's all-payer hospital system, the current Medicare hospital waiver that ramps up care coordination and lowers overall health care costs, and bipartisan reinsurance legislation that cut list-price premiums in the individual market.