



MARYLAND CITIZENS' HEALTH INITIATIVE

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Support the Protect Maryland Health Care Act of 2018

Maryland must take action—we need your help to pass the Protect Maryland Health Care Act this year! Contact your state legislators today by calling (410) 841-3000 or visiting mdelect.net. Please urge their support of **SB 1011 & **HB 1167** for the creation of a Health Insurance Down Payment Plan in our state!**

What is the Protect Maryland Health Care Act of 2018?

The Protect Maryland Health Care Act of 2018 will: provide coverage to thousands of uninsured Marylanders; protect Maryland's insurance markets from harmful federal action; and will slow health care cost growth by increasing enrollment of young and healthy adults, stabilizing premiums for all Marylanders.

The bill replaces the expiring federal individual mandate, but instead of forcing the uninsured to pay a penalty, that fee can be used as a down payment for health insurance. This proposal enrolls the uninsured into health insurance coverage whenever possible. Tens of thousands of young and healthy uninsured adults will receive health insurance, for no more than the cost of their penalty plus federal premium tax credits.

This legislation will protect Maryland from harmful federal action in two ways:

1. The federal tax law President Trump recently signed ends federal enforcement of the Affordable Care Act's (ACA's) individual mandate. This means that in 2019, people can go uninsured without paying a penalty when they file their federal tax returns in 2020. This reduces the incentive for healthy consumers to enroll, increasing premiums by an estimated 10%, according to the Congressional Budget Office. The Protect Maryland Health Care Act of 2018 ensures that young, healthy Marylanders continue to enroll in health care coverage, helping to stabilize premiums across the state.
2. Trump Administration regulations will soon let insurance companies sell cut-rate, substandard insurance that discriminates against people with preexisting conditions. Such "junk" plans will lure young and healthy adults out of the current market, raising premiums on people who remain. Many who sign up for junk plans will find themselves abandoned if they have a serious accident or illness. This legislation will keep "junk insurance" out of Maryland—as it will not meet the state's definition of minimum insurance coverage—ensuring that our residents have access to quality, affordable health care.

Why now?

We must act now! Unless the bill passes during the current legislative session, Maryland residents will pay needlessly high insurance premiums, numerous Marylanders will remain uninsured, and we will be vulnerable to "junk insurance" plans in the Maryland market. Insurance companies are setting their 2019 premiums now—state action is crucial!

What can I do?

Call, email, or write your legislators! When contacting your legislators, please ask that they support the Protect Maryland Health Care Act of 2018 and that they oppose any weakening amendments!

For more information about this initiative and how to get involved, please visit www.healthcareforall.com