

Affordable Care Act

Maryland Implementation

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Health Care Reform Coordinating Council

- ✓ Executive and legislative branch leadership
- ✓ 6 workgroups
- ✓ 35 public meetings
- ✓ Regional public hearings
- ✓ Hundreds of public comments



Health Care Reform Coordinating Council

Created by Executive Order 01.01.2010.07

Final Report and Recommendations

January 1, 2011

Anthony G. Brown, Lt. Governor

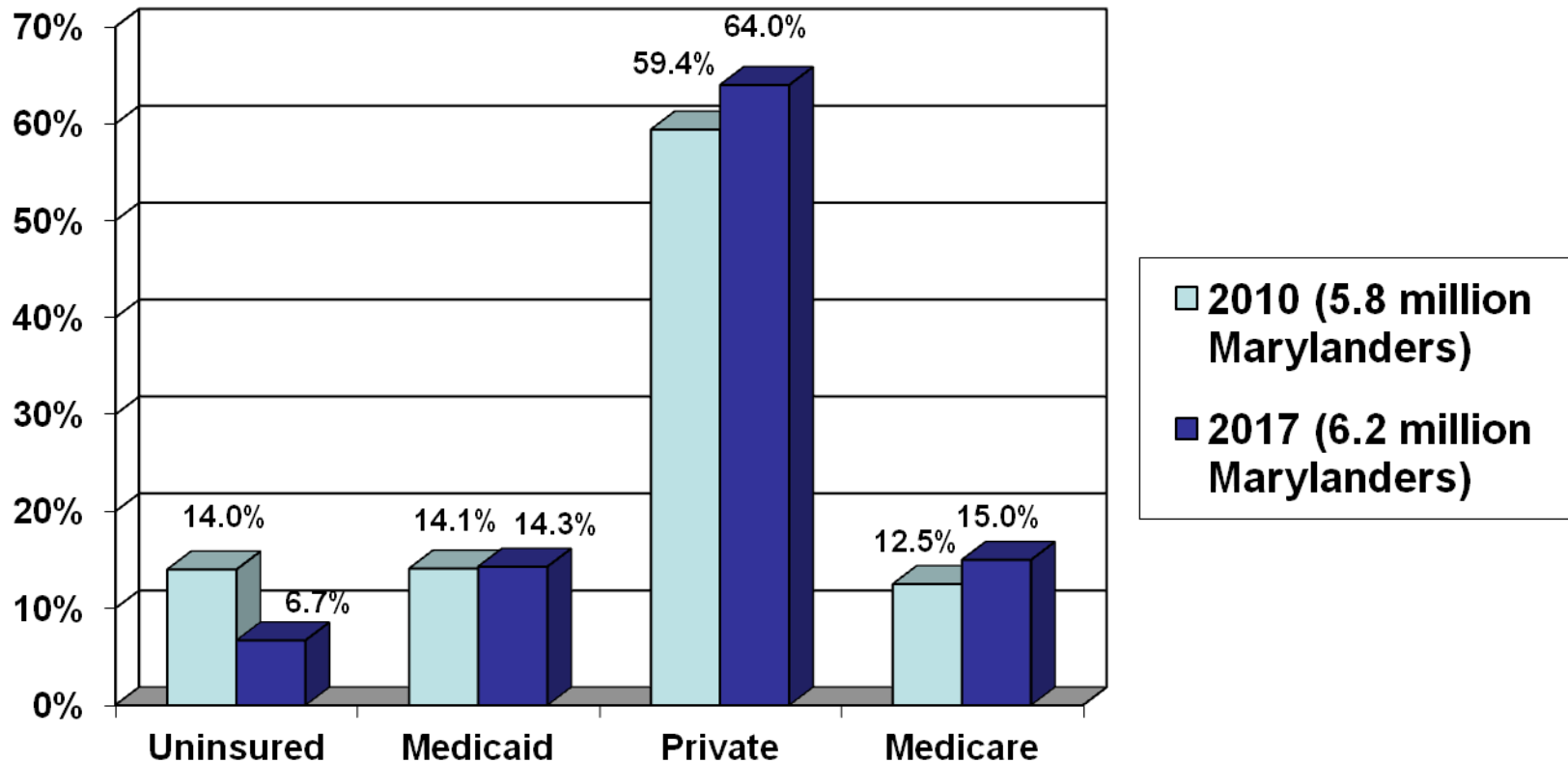
John M. Colmers, Secretary
Department of Health and Mental Hygiene



Affordable Care Act in Maryland

- ✓ Expands access to affordable health care for more than 350,000 Marylanders by 2020
- ✓ Provides more than \$850 million in savings to the Maryland budget over 10 years

Affordable Care Act Anticipated to Reduce Maryland Uninsured by Half



State General Fund Analysis

- ✓ Review by UMBC Hilltop Institute team of health policy experts and economists:

Implementation of the
ACA will save the
General Fund budget
\$853 million over 10
years

UMBC Hilltop: Savings

- ✓ Higher federal match on Medicaid and MCHP
- ✓ Phase out of Maryland's high risk pool in 2014
- ✓ Increased revenue from existing premium assessment
- ✓ Decreased demand in safety net funding
- ✓ 90% federal funding to improve the eligibility system

Four Key Elements of ACA

1. Strengthens insurance coverage
2. Expands access to health care
3. Makes coverage more affordable
4. Promotes cost control, quality, and prevention

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Smart Consumer Protections



- Young adults can stay on their parents coverage until age 26.

In effect now

Protects Families from Bankruptcy



- No exclusions for children with pre-existing conditions.

In effect now

Support in Case of Illness



- No pre-existing condition exclusions for chronically ill adults.

2014

Insurance Bill



Administration
Package

- ✓ Aligns Maryland insurance law with the Affordable Care Act
- ✓ Assures important protections for Maryland residents such as
 - ✓ Coverage until 26
 - ✓ Pre-existing conditions
 - ✓ Lifetime limits

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Expands Access to Health Care

- ✓ Establishes incentives and requirements to have coverage in order to avoid adverse selection and spread risk

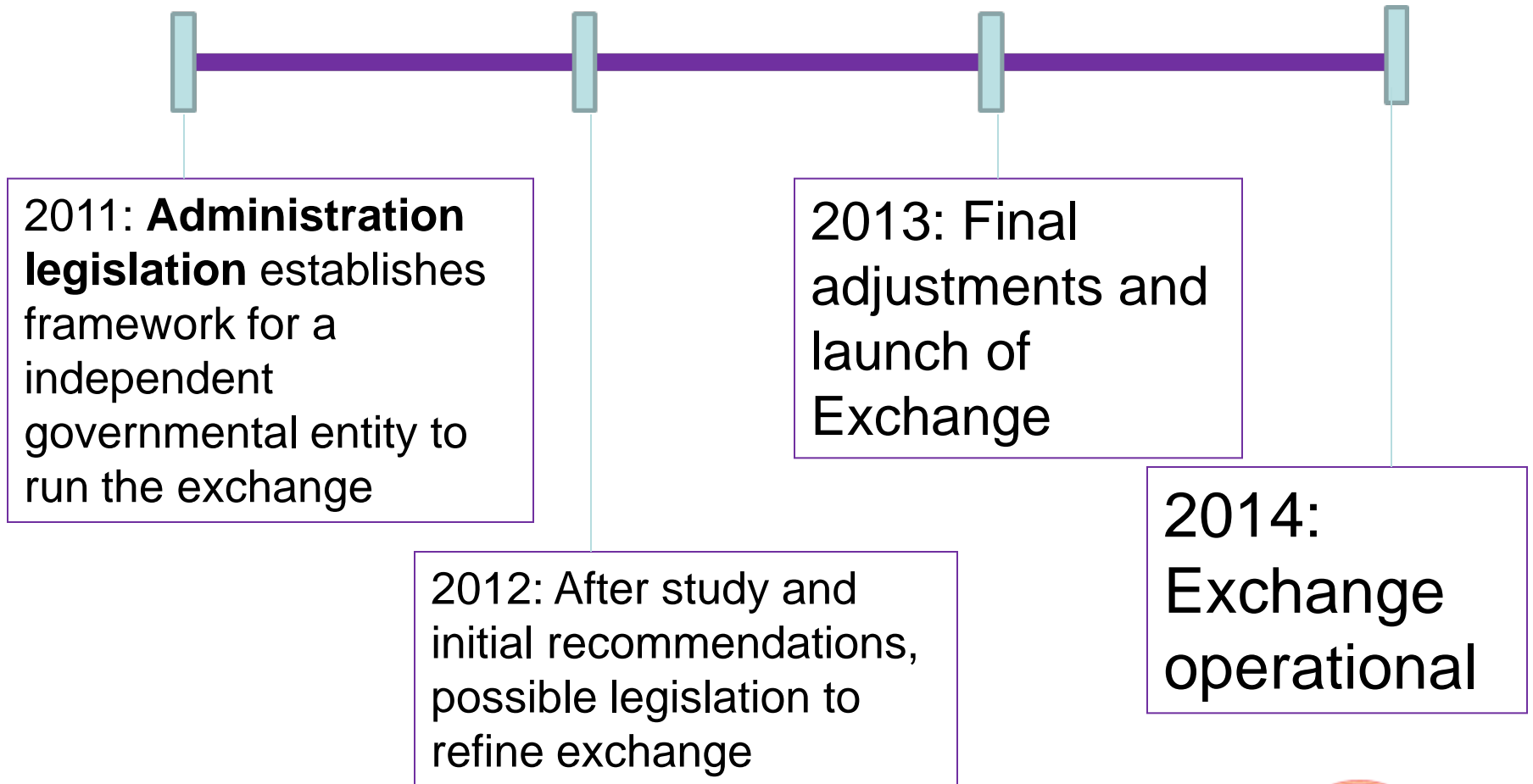


Expands Access to Health Care

- Creates transparent, competitive exchanges where individuals and small businesses can go to purchase private insurance coverage.



Timeline for Health Insurance Exchanges



CONNECT 2coverage

How do you fit in...



*Individuals
and Families*



*Navigators and
Community Assistors*



*Small
Business*



*Insurance
Companies
or Health Plans*

Example



MARYLAND

DEPARTMENT OF HEALTH
& MENTAL HYGIENE

Looking for health coverage?

You have options.

Connect2Coverage works with insurers and public programs to offer the health coverage that you need. Select the best description of your needs below.

Apply for no or low cost public health coverage

Purchase health insurance and pay your own premiums

Explore all available options

The information you provide will be used to determine the lowest cost health coverage and other public benefits for which you may be eligible. You will be provided the option to select other health coverage options if you choose to.

[Download](#)

[Delete](#)

[Find Assistance](#)

[Learn More](#)



How may we help you today?

Helpdesk Phone # 1-866-429-1979

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Example

Back to Your Options

Find by Deductible Range	Find by Plan Type	Find by Price Range	Find by Company Name
<ul style="list-style-type: none"> > No Deductible (9) > \$100 - \$500 (6) > \$501 - \$1,000 (12) > \$1,001 - \$2,500 (35) > \$2,501 - \$5,000 (51) > \$5,001 or more (15) 	<ul style="list-style-type: none"> > PPO Plans (77) > HSA Plans (25) > HMO Plans (15) > IND Plans (11) 	<ul style="list-style-type: none"> > Below \$100 (13) > \$101 - \$250 (80) > \$251 - \$500 (32) > \$501 - \$750 (3) > \$751 or more (0) 	<ul style="list-style-type: none"> > Aetna (21) > Anthem BC Life and Health In... (1) > Anthem Blue Cross of Califor... (21) > Blue Shield of California (26) > CIGNA (8) > Celtic (30)

View in Rows View as a Grid Show: All 128 Plans Sort By: Carrier Name Plan Type Deductible Price

TOP PICK Most Popular Plans

1. CFB Budget PPO NG 7500 View Similar Plans check to compare

<p>TOP PICK</p>	Type	Deductible	Dr. Copay	Inpatient Hospital	Rx Card	Maternity	<p>\$66.00 Monthly Premium</p> <p>Apply Now</p>
	PPO	>\$7,500	>\$50	>[0%] In-Network	⊘	⊘	

View Plan Details View Doctors & Hospitals

2. CFB Sensible HSA NG 5200 View Similar Plans check to compare

<p>TOP PICK</p>	Type	Deductible	Dr. Copay	Inpatient Hospital	Rx Card	Maternity	<p>\$68.00 Monthly Premium</p> <p>Apply Now</p>
	HSA	>\$5,200	>[0%]	>[0%] In-Network	☑	⊘	

View Plan Details View Doctors & Hospitals

Download Delete Find a Navigator Learn More Next



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Example

Health Benefit Exchange Bill



Administration
Package

- ✓ Establishes a structure and framework
- ✓ Independent public entity
- ✓ Promote transparency and accountability
- ✓ Makes Maryland grant-eligible
- ✓ Will study key issues and make recommendations to legislature for 2012 session

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Support for Maryland Families and Businesses

- ✓ Medicaid expansion & higher federal match
- ✓ Subsidies for low- and moderate-income individuals and families - up to 400% FPL
- ✓ Small business tax credits 35% (2010) – 50% (2014)

\$100M in Federal Grant Funding received by Maryland

- Workforce Development Planning Grant (\$150,000)
- Medicare Outreach and Assistance in Low Income Programs and Prevention Grants (\$595,551)
- Aging and Disability Resource Centers (ADRC) Options Counseling Grants (\$500,000)
- Evidence Care Transition Grants (\$197,600)
- State Planning Grants for the ACA Exchanges (\$997,227)
- Public Health Infrastructure (\$300,000)
- HIV/AIDS Prevention and Testing (\$1,254,320)
- Tobacco Prevention and Control (\$79,325)
- Epidemiology & Laboratory Capacity/Emerging Infections Program Grant (\$668,880)
- ADRC Transition through Money Follows the Person Grants (\$397,560)
- Early Childhood Home Visitation Grant (\$997,000)
- Consumer Assistance Program (\$599,220)
- Insurance Premium Rate Review (\$1,000,000)
- State Administered High Risk Pool (\$85,000,000)

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Saves Money While Making People Healthier

- ✓ Invests in prevention
- ✓ Encourages high quality and efficient provision of care, with leadership by doctors and hospitals
- ✓ Supports ongoing efforts in health information technology

Health Quality and Cost Council Bill



Administration
Package

- ✓ Council established in 2007 through Executive Order
- ✓ Public-private partnership
- ✓ Bill codifies Council and expands scope

RESPONSIBILITIES

- ✓ Chronic disease management
- ✓ Support for ongoing efforts on HIT
- ✓ Elimination of health disparities
- ✓ Opportunities under the ACA
- ✓ Dissemination of patient-centered outcomes research among health care providers

Additional Reform Coordinating Council recommendations:

- ✓ Strengthening Public Health, Safety Net and Special Populations
- ✓ Expanding Education and Outreach
- ✓ Expanding Workforce
- ✓ Improving Delivery System
- ✓ Reducing Health Disparities

Conclusion

- ✓ Affordable Care Act is a tremendous opportunity to improve health in Maryland
- ✓ Maryland poised to strengthen insurance, expand access, make coverage affordable, and promote quality and lower costs
- ✓ Three Administration bills this Session
 1. Insurance Reforms
 2. Establish Framework of Exchange
 3. Quality and Cost Council

For More Information

HealthReform.Maryland.Gov