



## Maryland Wins With Health Care Reform

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### With the Patient Protection and Affordable Care Act of 2010:

- ✓ 834,000 Maryland residents who do not currently have insurance and 243,000 residents who have non-group insurance could get affordable coverage through the health insurance exchange.
- ✓ 465,000 Maryland residents could qualify for premium tax credits to help them purchase health coverage.
- ✓ 741,000 Maryland seniors would receive free preventive services.
- ✓ 132,000 Maryland seniors would have their brand-name drug costs in the Medicare Part D “doughnut” hole halved.
- ✓ Approximately 60,000 small businesses in Maryland could be helped by a small business tax credit to make premiums more affordable.

### In the first two years, Maryland families will win with improved access to care, consumer protections, and lower costs. A few of the benefits include:

- ✓ All new insurance plans (both private and public) will have to provide **prevention and wellness services** with no deductibles and cost-sharing.
- ✓ Insurers will be **prohibited from cancelling policies and from imposing lifetime limits** or “unreasonable” annual limits on benefits.
- ✓ 76,000 uninsured Marylanders with pre-existing conditions will be able to get insurance through a state high risk pool. However, individuals must be uninsured for 6 months before they are eligible.
- ✓ An ombudsman or consumer assistance program will monitor insurance companies and help people with complaints about their insurance coverage.
- ✓ Insurance companies will face stricter rules including having to justify premiums and premium rate increases. And, they will be required to spend from 80 to 85 cents of every premium dollar on health services and quality.

### Maryland’s Most Vulnerable Families Will Win. By 2014:

- ✓ 301,443 Marylanders (parents, childless adults, children, pregnant women up to 133% FPL (Federal Poverty Level) or about \$29,000 for a family of four) will be eligible for Medicaid with Maryland receiving \$2.7 billion in federal funding.
- ✓ The new state health insurance exchange, or marketplace, will provide consumers with more choices and families up to 400% FPL will be eligible for subsidies.

**Maryland Women’s Coalition for Health Care Reform**  
[www.mdhealthcarereform.org](http://www.mdhealthcarereform.org)

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### **Maryland Women Will Win:**

- ✓ The law **prohibits coverage denials and exclusions** due to pregnancy, a prior C-section, breast or cervical cancer, or being a survivor of domestic violence, for example.
- ✓ Plans must **cover a broad range of services** such as maternity, prescription drugs, and mental health care for instance. However, coverage for abortion services will be more difficult, requiring two separate premium checks for those buying insurance through the state exchanges.
- ✓ **Bans gender rating** so that insurers can no longer charge women and small employers with a mostly female workforce more for coverage.
- ✓ Up to 55,400 uninsured, low income Maryland women will be newly eligible for Medicaid.
- ✓ Some 208,000 women will receive health insurance subsidies to help pay premiums and out of pocket costs such as co-pays and deductibles.

### **Maryland Children and Young Adults Will Start Winning in 2010:**

- ✓ Prohibits insurers from **denying coverage to 1.4 million children**, even if they have a pre-existing condition
- ✓ **Uninsured children with a pre-existing condition** will also be able to get coverage through the state high risk pool
- ✓ **Preventive services** without cost sharing will be available for all new plans.
- ✓ **Dependent adults ages 26 and younger will be able to** stay on their parents' existing insurance.
- ✓ In 2014, **young adults under 30** will have access to less costly catastrophic-only health insurance once our state health insurance exchange is in place.

### **Maryland Seniors Will Start Winning in 2010:**

- ✓ The prescription drug coverage gap will be closed for 132,000 Maryland seniors who fall into the "donut hole" (between \$2,700 and \$6,154) starting with a \$250 check this year.
- ✓ In 2011, seniors in the "donut hole" will receive a 50% discount on brand name drugs and discounts on generic drugs and by 2020 the "donut hole" will be closed entirely.
- ✓ Provides free annual wellness visits and no cost-sharing for preventive health

### **Maryland Employers and Employees Win, Too:**

- ✓ 66,206 small businesses will receive tax credits of up to 35% of premiums to help them buy health insurance for their employees.
- ✓ Before the state exchange is available a temporary re-insurance program for retirees ages 55 to 64 will be created to help offset the costs of expensive health claims for employers.
- ✓ Some 5,300 to 8,500 **new jobs** will be created each year in Maryland.

### **Selected Resources**

Maryland's Department of Health has state information on how to access health insurance for everyone: <http://www.dhmd.state.md.us/getthehealthcare/index.html>

Maryland Governor's Health Care Reform Coordinating Council oversees implementation of federal reform in our state: <http://www.healthreform.maryland.gov/>

The federal Department of Health and Human Services has a great consumer-friendly site that covers all aspects of the law and information on public and private insurance options: [www.healthcare.gov](http://www.healthcare.gov)

Families USA, the voice of health care consumers has Health Care Reform Central: [www.familiesusa.org](http://www.familiesusa.org)

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