

**PRESS RELEASE MARCH 20, 2018  
FOR IMMEDIATE RELEASE**

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## **How Maryland Can Navigate the Affordable Care Act**

ROCKVILLE, MD (March 20, 2018) – With health insurance premiums set to jump for many Marylanders this Fall, the Maryland Public Policy Institute released a roadmap for improving the state’s health insurance market. The roadmap offers four key reforms to help Maryland families and individuals find better health coverage under the Affordable Care Act (ACA), also known as Obamacare, which Congress failed to repeal last year. The full report can found at [mdpolicy.org](http://mdpolicy.org).

The Institute’s report comes at a critical moment. More than 150,000 Marylanders who purchase health insurance on the state health exchange face premium increases as high as 50 percent in October. The Hogan Administration and General Assembly are considering ways to protect customers from enduring a price shock weeks before statewide elections, though no formal plan has been adopted.

“Skyrocketing premiums could be the ‘October Surprise’ no Marylander wants or deserves,” said Christopher B. Summers, president and chief executive officer of the Institute. “Maryland’s health insurance customers deserve better choices, not higher premiums. Our latest report encourages regulators and policymakers to embrace the opportunity to innovate and meet consumer needs rather than adding new rules and layers of bureaucracy on a collapsing health insurance market.”

The report, entitled “*Maryland’s Path Forward under the Affordable Care Act*” and authored by Senior Fellow Marc Kilmer, offers the following reforms.

**Make Insurance Affordable, Not Mandatory:** The Maryland General Assembly is considering legislation to re-establish the individual mandate, a key component of the ACA that forced individuals to purchase health insurance or pay a tax penalty. The federal tax reform bill effectively eliminated this penalty. Maryland lawmakers should reject efforts to resurrect the mandate on the state level and should instead encourage the sale of more diverse insurance products, so people can find a product they like. To do so, lawmakers should reduce the number of health care services and procedures that insurers are mandated to provide in every state-regulated plan.

**Remove Restrictions on Association Health Plans (AHPs):** AHPs offer another way for Marylanders to obtain affordable health care coverage. These plans are typically offered by associations bringing together people in the same occupations and are more likely to be tailored to meet particular needs that individuals in this occupation share. The federal government recently enacted rules making AHPs more attractive, and doing so at the state level would strengthen another health coverage product to help Marylanders meet their diverse health care needs.

**Reform Medicaid:** Maryland’s \$11 billion Medicaid program continues to expand with little accountability. The Institute’s report recommends requiring work from childless, able-bodied adults on Medicaid, freezing enrollment, and reducing its wait list of 46,000 residents.

**Allow More Healthcare Personnel and Facilities to Serve Maryland:** Maryland must expand access to health care, not merely health insurance. The Institute’s report also recommends expanding telemedicine, ending restrictions on building healthcare facilities, and allowing nurse practitioners, physicians assistants, and dental hygienists greater ability to serve patients when a doctor is not available.

View the full report at [mdpolicy.org](http://mdpolicy.org).

**About the Maryland Public Policy Institute:** Founded in 2001, the Maryland Public Policy Institute is a nonpartisan public policy research and education organization that focuses on state policy issues. The Institute’s mission is to formulate and promote public policies at all levels of government based on principles of free enterprise, limited government, and civil society. Learn more at [mdpolicy.org](http://mdpolicy.org).

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