

# HEALTH CARE REFORM



The Partnership  
for a Healthier Carroll County

[www.HealthyCarroll.org](http://www.HealthyCarroll.org)

Presented at *We're On Our Way* - May 11, 2011

# Affordable Care Act

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## Maryland Implementation

Nicole Dempsey Stallings, M.P.P.

Sr. Policy Advisor to the Secretary

Maryland Department of Health and Mental Hygiene



# 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

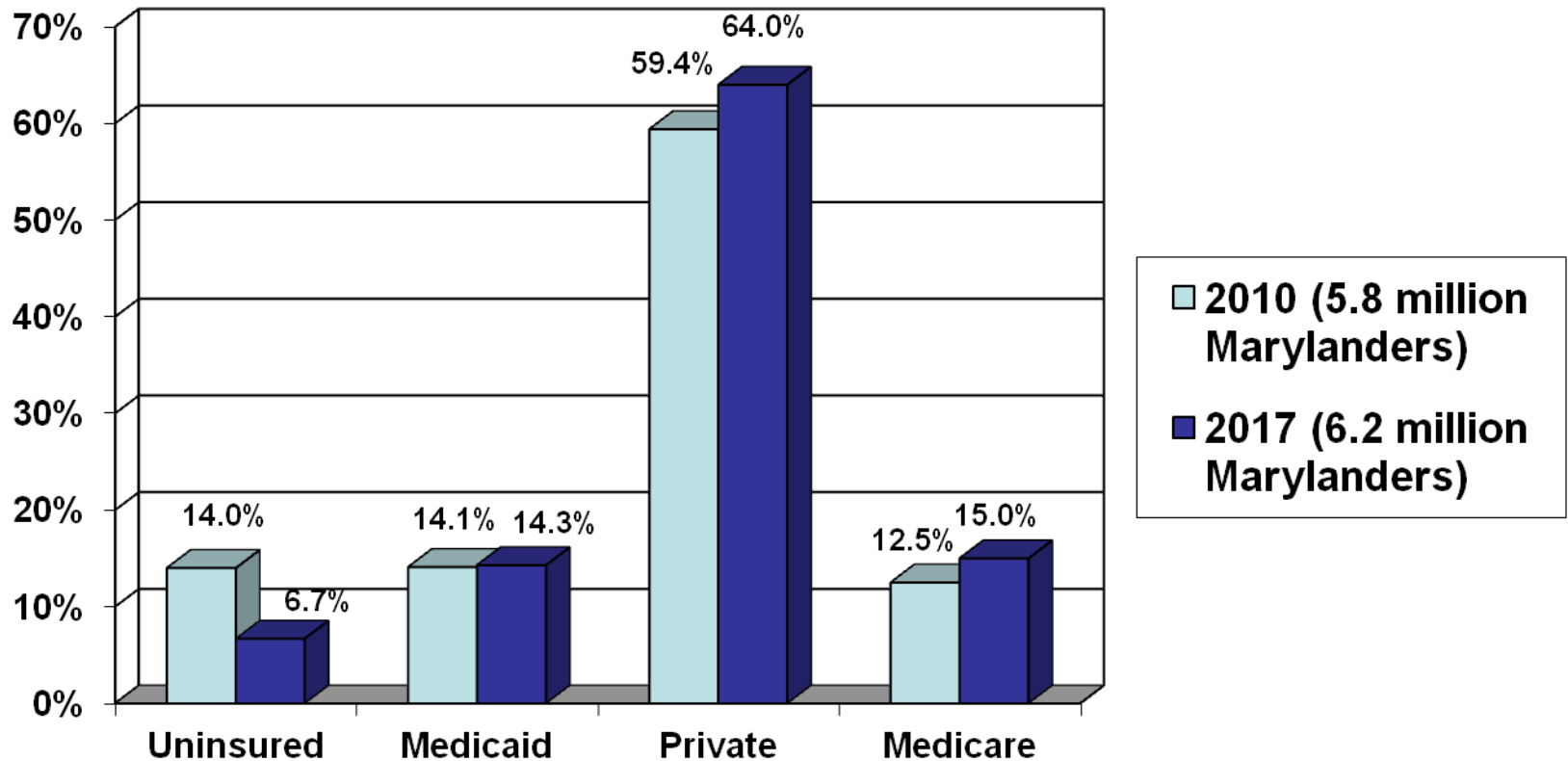
John M. Colmers, Secretary  
Department of Health and Mental Hygiene

# Affordable Care Act in Maryland

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- ✓ 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

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- ✓ 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

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- ✓ 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

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

# Insurance Market Conformity Legislation



Administration  
Package, signed  
4/12/2011

- 
- ✓ 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

# Marylanders are Already Benefitting

Small Business Tax Credits

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Your Healthy Bottom Line



# Expands Access to Health Care

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- ✓ 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)

# Expands Access to Health Care

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



# Expands Access to Health Care

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



# Health Benefit Exchange Bill

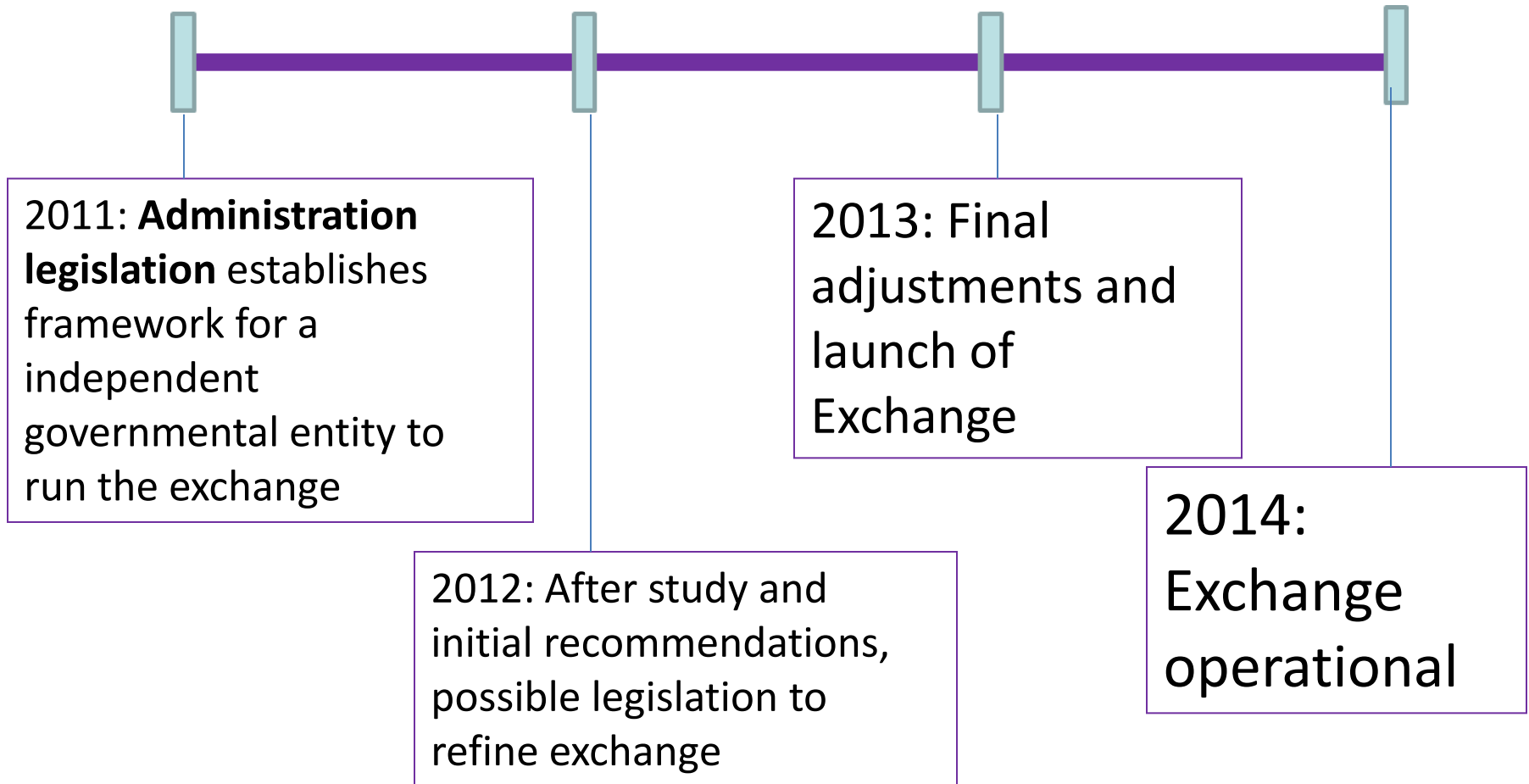
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Administration  
Package, signed  
4/12/2011

- Signed into law April 12, 2011.
- Established as independent unit of State government.
- Specific provisions promote transparency, accountability, and flexibility.
- Establishes core functions and duties required under the Affordable Care Act.
- Identifies key policy issues to be studied and reported to Legislature in December.

# Timeline for Health Insurance Exchanges



# CONNECT coverage

*How do you fit in...*



Example

## 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.

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Live Chat



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**

- › 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)

**Find by Plan Type**

- › PPO Plans (77)
- › HSA Plans (25)
- › HMO Plans (15)
- › IND Plans (11)

**Find by Price Range**

- › Below \$100 (13)
- › \$101 - \$250 (80)
- › \$251 - \$500 (32)
- › \$501 - \$750 (3)
- › \$751 or more (0)

**Find by Company Name**

- › 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



| Type | Deductible | Dr. Copay | Inpatient Hospital | Rx Card                  | Maternity                | \$66.00<br>Monthly Premium |
|------|------------|-----------|--------------------|--------------------------|--------------------------|----------------------------|
| PPO  | \$7,500    | \$50      | [0%] In-Network    | <input type="checkbox"/> | <input type="checkbox"/> |                            |

[View Plan Details](#) [View Doctors & Hospitals](#)

[Apply Now](#)

**2. CFB Sensible HSA NG 5200**

[View Similar Plans](#)  check to compare



| Type | Deductible | Dr. Copay | Inpatient Hospital | Rx Card                             | Maternity                | \$68.00<br>Monthly Premium |
|------|------------|-----------|--------------------|-------------------------------------|--------------------------|----------------------------|
| HSA  | \$5,200    | [0%]      | [0%] In-Network    | <input checked="" type="checkbox"/> | <input type="checkbox"/> |                            |

[View Plan Details](#) [View Doctors & Hospitals](#)

[Apply Now](#)

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Next ▶



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Example

# Saves Money While Making People Healthier

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- ✓ 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

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Revised EO to be released

- ✓ Council established in 2007 through Executive Order
- ✓ Public-private partnership
- ✓ Successful initiatives underway

## 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

# Maryland Health Quality and Cost Council



*Save the Date*  
**Maryland Hospital Hand Hygiene Collaborative**  
• Learning Session 2 •  
June 15, 2010

Ten Oaks Ballroom  
5000 Signal Bell Lane  
Clarksville, MD  
21029

9:00 am to  
3:30 pm  
Registration  
Begins  
at 8:00 am

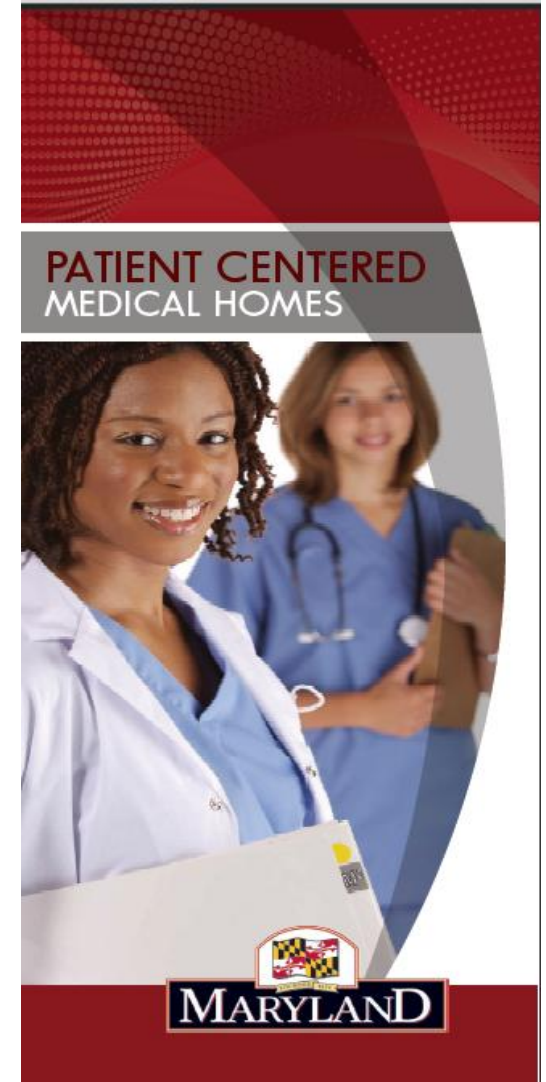
Look for more information to come.  
Registration begins May 3rd!

The graphic features two circular images of hands being washed with soap and water. The text is arranged in a clean, professional layout with a mix of bold and italicized fonts.



**HEALTHIEST  
MARYLAND**  
Where the healthiest choice is easy

The logo consists of a stylized plant with three leaves in yellow, green, and red, and a dark green stem. Below the plant, the words "HEALTHIEST MARYLAND" are written in large, bold, green and dark green letters. The tagline "Where the healthiest choice is easy" is in a smaller, lighter green font.



**PATIENT CENTERED  
MEDICAL HOMES**

**MARYLAND**

The banner features a photograph of two female healthcare professionals, one in a white lab coat and one in blue scrubs, smiling. The background is a dark red with a subtle pattern. The text "PATIENT CENTERED MEDICAL HOMES" is in white on a dark red background. The Maryland state logo and the word "MARYLAND" are at the bottom.

# Additional Reform Coordinating Council recommendations:

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

# State Health Improvement Plan

- The State Health Improvement Plan (SHIP) will focus state and local action on a small number of *critical* population health improvement factors -
  - critical to making sure people live, work and play in health supporting environments
  - critical to ensuring that our prevention and health care services are of the highest quality

# Health Care Workforce

- Comprehensive Workforce Planning
- Cultural Competency
- Loan Assistance and Repayment
- Licensure and Administrative Improvements
- Telemedicine



# Over \$100M in Federal Grant Funding received by MD Agencies

- 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)
- **Exchange Early Innovator Grant** (\$6,200,000)

# Conclusion

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- ✓ 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
- ✓ Administration activity is underway
  1. Insurance Market Conformity Legislation
  2. Exchange Enabling Legislation
  3. Health Quality and Cost Council Executive Order

**For More Information**

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**HealthReform.Maryland.Gov**