## SENATE BILL 571

C3, J1 7lr1927 CF HB 909

By: Senators Middleton, Rosapepe, Astle, Benson, Conway, Currie, DeGrange, Feldman, Ferguson, Guzzone, Kagan, Kasemeyer, Kelley, King, Klausmeier, Lee, Madaleno, Manno, Mathias, McFadden, Miller, Muse, Nathan-Pulliam, Peters, Pinsky, Ramirez, Robinson, Smith, Young, Zirkin, and Zucker Zucker, and Oaks

Introduced and read first time: February 2, 2017

Assigned to: Finance

Committee Report: Favorable with amendments Senate action: Adopted with floor amendments

Read second time: March 17, 2017

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1 AN ACT concerning

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## Maryland Health Insurance Coverage Protection Act

3 FOR the purpose of establishing the Maryland Health Insurance Coverage Protection 4 Commission; providing for the composition, <del>chair</del> cochairs, and staffing of the 5 Commission; prohibiting a member of the Commission from receiving certain 6 compensation, but authorizing the reimbursement of certain expenses; requiring the 7 Commission to study monitor and assess the impact of certain changes to certain 8 laws and programs and make recommendations regarding certain matters; requiring 9 the duties of the Commission to include a certain study; authorizing the Commission to hold public meetings across the State for a certain purpose; authorizing the 10 11 Commission to convene certain workgroups; requiring the Commission to report its 12 findings and recommendations to the Governor and the General Assembly on or 13 before a certain date each year; providing for the termination of this Act; defining a 14 certain term; and generally relating to the Maryland Health Insurance Coverage 15 Protection Commission.

16 Preamble

WHEREAS, The Congressional Budget Office estimates that a repeal of the Patient Protection and Affordable Care Act (ACA) may result in 22 million individuals becoming uninsured in the United States; and

## EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.

<u>Underlining</u> indicates amendments to bill.

Strike out indicates matter stricken from the bill by amendment or deleted from the law by amendment.



1	WHEREAS, With a health insurance market collapse potentially resulting from a
2	repeal of the ACA, an additional 7.3 million individuals could lose insurance coverage,
3	leading to a total of nearly 30 million individuals losing health care coverage nationwide;

4 and

- WHEREAS, In Maryland, more than 350,000 people may become uninsured in the aftermath of a repeal of the ACA; and
- WHEREAS, A repeal or weakening of the ACA, Medicaid, or Medicare could more than double the number of individuals without health insurance by 2019; and
- 9 WHEREAS, One in five of the nonelderly population in the State could become 10 uninsured, which would be more individuals uninsured than before the implementation of 11 the ACA in 2009; and
- WHEREAS, About 12.9 million individuals in the United States could lose Medicaid or Children's Health Insurance Program coverage as a result of a repeal or weakening of the ACA or Medicaid, including more than 200,000 individuals in our State; and
- WHEREAS, A repeal or weakening of the ACA, Medicaid, or Medicare <del>would</del> <u>could</u> disproportionately affect working and retired individuals and families; and
- WHEREAS, Millions of American seniors, including <del>hundreds of</del> thousands of Maryland seniors, could see their prescription drug costs rise substantially as a result of a repeal or weakening of the ACA or Medicare; and
- WHEREAS, It is prudent for Maryland to study and develop a plan to mitigate these negative effects of a repeal or weakening of the ACA, Medicaid, or Medicare, address economic impacts, help save lives, and protect public health by recommending and implementing solutions to this broad—scale loss of health coverage; and
- WHEREAS, The United States Congress should not diminish any of the benefits of the ACA, Medicaid, or Medicare; now, therefore,
- 26 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, 27 That:
- 28 (a) In this section, "ACA" means the federal Patient Protection and Affordable 29 Care Act.
- 30 (b) There is a Maryland Health Insurance Coverage Protection Commission.
- 31 (c) The Commission consists of the following members:
- 32 (1) two three members of the Senate of Maryland, appointed by the 33 President of the Senate;

$\frac{1}{2}$	(2) of the House;	<del>two</del> <u>tl</u>	nree members of the House of Delegates, appointed by the Speaker
3 4	(3) <u>designee;</u>	the S	Secretary of Health and Mental Hygiene, or the Secretary's
5 6	(4) <u>designee;</u> <del>and</del>	the I	Maryland Insurance Commissioner, or the Commissioner's
7	<u>(5)</u>	the A	ttorney General, or the Attorney General's designee; and
8	, ,		the following members of the public, appointed jointly by the and the Speaker of the House:
10		<u>(i)</u> nate a	one representative of a hospital, appointed jointly by the and the Speaker of the House;
12 13		<u>(ii)</u> dent o	one representative of a managed care organization, appointed of the Senate and the Speaker of the House;
14 15		<u>(iii)</u> nate a	one consumer of health care services, appointed jointly by the and the Speaker of the House;
16 17	the Governor;	<u>(iv)</u>	one representative of a health insurance carrier, appointed by
18 19	Governor;	<u>(v)</u>	one representative who is an employer, appointed by the
20 21	the Governor; and	<u>(vi)</u>	one representative of the nursing home industry, appointed by
22		<u>(vii)</u>	two members of the public:
23 24	the Senate and the	Speal	1. one of whom shall be appointed jointly by the President of ker of the House; and
25			2. one of whom shall be appointed by the Governor.
26 27 28 29	the Senate and the	Spea	the Commission shall be designated jointly by the President of ker of the House of Delegates shall designate a member who is a who is a Delegate, respectively, to serve as cochairs of the

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1 The Department of Legislative Services, the Department of Health and 2 Mental Hygiene, and the Maryland Insurance Administration jointly shall provide staff for 3 the Commission. A member of the Commission: 4 (f) 5 (1) may not receive compensation as a member of the Commission; but 6 (2)is entitled to reimbursement for expenses under the Standard State 7 Travel Regulations, as provided in the State budget. 8 (g) (1) The Commission shall: 9 monitor potential and actual federal changes to the ACA, (i) Medicaid, the Maryland Children's Health Program, and Medicare; 10 11 (ii) conduct a study to assess the impact of potential and actual 12federal changes to the ACA, Medicaid, the Maryland Children's Health Program, and 13 Medicare: and provide recommendations for State and local action to protect 14 <del>(ii)</del> (iii) 15 access of residents of the State to affordable health coverage. 16 (2) The study conducted duties of the Commission under paragraph (1) of 17 this subsection shall include a study that includes: 18 an assessment of the current and potential adverse effects of the (i) 19 loss of health coverage on the residents, public health, and economy of the State resulting 20from a repeal or weakening of changes to the ACA, Medicaid, the Maryland Children's 21Health Program, or Medicare; 22an estimate of the costs to the State and State residents of (ii) 23adverse effects from a repeal or weakening of changes to the ACA, Medicaid, the Maryland Children's Health Program, or Medicare and the resulting loss of health coverage; 2425(iii) an examination of measures that may prevent or mitigate the 26 adverse effects of a repeal or weakening of changes to the ACA, Medicaid, the Maryland Children's Health Program, or Medicare and the resulting loss of health coverage on the 2728 residents, public health, and economy of the State; and 29 recommendations for laws that: (iv) 30 1. may be warranted to minimize the adverse effects

associated with a repeal or weakening of changes to the ACA, Medicaid, the Maryland

Children's Health Program, or Medicare; and

$\frac{1}{2}$	2. will assist residents in obtaining and maintaining affordable health coverage.							
3	(h) The Commission may:							
4 5	$\underline{(1)}$ hold public meetings across the State to conduct the study carry out the duties of the Commission; and							
6	(2) convene workgroups to solicit input from stakeholders.							
7 8 9 10	Governor and, in accordance with § 2–1246 of the State Government Article, the General							
11 12 13 14								
	Approved							
	Approved:							
Govern								
	President of the Senate.							
	Speaker of the House of Delegates.							