



*The Maryland State Medical Society*

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## **THE HIGH COST OF HEALTH CARE REFORM**

*An Op-Ed by Gene Ransom, in The Baltimore Sun, 3/09/2015*

BALTIMORE, March 9, 2015 — Although the Affordable Care Act and creation of the Maryland Health Benefit Exchange were important steps in expanding health care coverage for previously uninsured Marylanders, mounting evidence suggests that more work is needed to help ensure that coverage translates to care. Sen. Catherine Pugh and Del. Ariana Kelly have recently introduced legislation (Senate Bill 834/ House Bill 990) to help improve access to physicians and treatment for those with health insurance through the Maryland exchange. The Maryland General Assembly should work through the common-sense steps proposed by these legislators to protect patients and enable access to transparent, dependable health care coverage.

Burdensome cost-sharing — or the percentage of total treatment costs the patient is expected to pay — for plans available through the Maryland Health Benefit Exchange is putting the cost of treatment beyond reach for many Marylanders, particularly those living with chronic and life-threatening conditions. A recent survey from the Partnership to Fight Chronic Disease examined the mid-tier, or silver plans, like those sold on the Maryland exchange, and found that people living with one or more chronic condition will pay 66 percent more for medicine on average than they would on an employer's plan. These patients will have higher annual deductibles and will pay a higher percentage of the cost of medication once their deductibles are met.

When patient cost-sharing increases and patients cannot afford their treatment, they either under treat their conditions or stop treatment altogether. When patients abandon their prescriptions not only are their conditions exacerbated, but costs to the system also increase in the form of additional physician visits, unnecessary emergency services or hospitalizations and lost employer productivity. Although burdensome cost-sharing could impact anyone accessing insurance through the exchange, those Marylanders likeliest to be affected are those living with conditions such as cancer, rheumatoid arthritis, multiple sclerosis, hemophilia and many others. Viewed in this light, cost-sharing in the exchange is tantamount to discrimination against some Marylanders on the basis of their disease or condition, and renders moot the provisions of health care reform that prohibited denial of coverage based on pre-existing conditions.

Just as important as being able to afford treatment is making sure there are enough physicians available through the insurance networks for patients to seek diagnosis and treatment. Patients should have a choice of covered physicians not only to ensure a reasonable geographic proximity, but also to ensure that they are comfortable with their treating physician. A recent MedChi survey of Marylanders found that 72 percent favor expanding the network of doctors, hospitals and providers that accept insurance through the Maryland exchange. In addition, Marylanders strongly favor legislative proposals that would:

- Require insurance companies to be more open and transparent about what drugs are covered through the exchange and what patient out-of-pocket costs will be;
- Provide patients with more tools to help calculate the overall cost of care;
- And make prescription drugs more affordable under the plans.

According to the MedChi survey, a majority of Marylanders still support health care reform; however, they would like the state to make it better and more accessible for consumers.

The bill introduced by Senator Pugh and Delegate Kelly needs work to mesh with existing regulations and other proposals before the General Assembly, but that work is worth doing. It is not enough to simply hand someone an insurance card and tell them that they have insurance. In order to fulfill the promise of the Affordable Care Act for expanding coverage, legislators have to act to ensure that patients have access to transparent, affordable care.

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#### About MedChi

MedChi, The Maryland State Medical Society, is a non-profit membership association of Maryland physicians. It is the largest physician organization in Maryland. The mission of MedChi is to serve as Maryland's foremost advocate and resource for physicians, their patients and the public health of Maryland. For more information, please visit [www.medchi.org](http://www.medchi.org).