

The Maryland State Medical Society

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TO: The Honorable Peter A. Hammen, Chairman

Members, House Health & Government Operations Committee

FROM: Joseph A. Schwartz, III

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DATE: January 14, 2014

RE: **SUPPORT** – House Bill 119 – Maryland Health Insurance Plan – Access for

Bridge Eligible Individuals

The Maryland State Medical Society (MedChi), which represents over 7,500 Maryland physicians and their patients, supports House Bill 119.

This bill seeks to correct the difficulties arising from the failure of the Maryland Health Benefit Exchange to process insurance coverages for eligible individuals. This is emergency legislation which is designed to provide insurance to a "bridge eligible individual" (page 2, line 16) who is defined as a person who qualifies for insurance through the Maryland Health Exchange and who attempted to obtain that insurance but was unsuccessful in securing the coverage. The passage of this legislation will allow such a "bridge eligible individual" to temporarily secure insurance through the Maryland Health Insurance Plan (MHIP). Enrollment in MHIP will be a temporary matter since each "bridge eligible individual" will have to enroll in the plan as of March 31st of this year (page 4, lines 7 through 9) and will only be enrolled until such time as that individual obtains insurance through the Maryland Exchange (page 4, lines 10 through 13).

The enrollment difficulties of the Maryland Exchange have been well publicized and corrections are being made so that the full benefits of the Federal Affordable Care Act (ACA) are realized for the uninsured population in Maryland. Despite the difficulties with the Maryland Exchange, it is expected that it will be running properly within a matter of months. In the meantime, the passage of House Bill 119 will provide temporary coverage to those individuals who sought to obtain insurance through the Exchange.

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MedChi realizes that the difficulties with the Maryland Exchange have become a political football and, frankly, it is not interested in that debate. It is interested, however, in supporting any effort to deliver insurance coverage to those who have been unable, despite their best efforts, to obtain it. MedChi fully supports House Bill 119.

For more information call:

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cc: Governor's Legislative Office