HEALTH CARE for All

MARYLAND CITIZENS' HEALTH INITIATIVE

# The Affordable Care Act makes health care more affordable for everyone

- People without health coverage often get medical care in the most expensive way possible—in emergency rooms. It's called uncompensated care, and those unpaid costs drive up everyone's insurance premiums. Uncompensated care is the hidden healthcare tax. When more people get insured, uncompensated care drops.

- Thanks to the Affordable Care Act, over 400,000 Marylanders got insured. And uncompensated care fell by $400 million over five years.

Maryland Uncompensated Care Dropped with the ACA
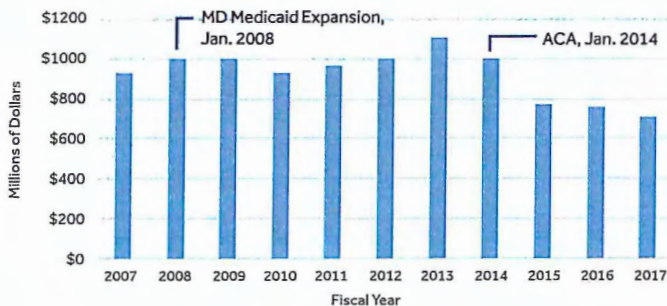
- Annual premium increases went down for private employers across the nation and in Maryland.

  - O National small group average annual premium increases dropped from 5.2% to 3.4%

  - O Maryland small group average annual premium increases went from 5.0% to 0.9%

Small Group Premium Increases
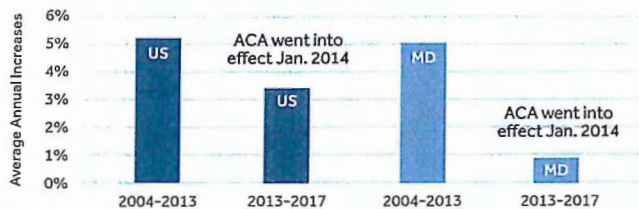
- Brian England, President of BA Autocare, saw his premium increases go from an average of 9.8% every year down to 2.9%.

BA Auto Care Premium Increases

A Threat to Progress

- This progress is at risk through federal sabotage of the Affordable Care Act.

- We can fight back with a proposal called the Health Insurance Down Payment Plan. Our "down-payment plan" helps get the uninsured to contribute. They get the care they need while we shrink uncompensated care, holding down insurance costs for everyone.

Health Insurance Down Payment Plan

- How it works: At tax time, Marylanders will be asked if they had quality health coverage in the past year. If they answer no, they have a choice: either pay a penalty to the state or instead use that money to purchase quality, affordable healthcare.

- Experts predict:

  - O About 78,000 Marylanders could purchase coverage for no more than the penalty combined with federal subsidies.

  - O About 50,000 Marylanders could enroll in Medicaid who file tax returns but have not yet signed up for coverage.

  - O Young and healthy residents would purchase coverage, stabilizing the individual market and lowering premiums.

- As more Marylanders sign up, uncompensated care will continue to decline, further reducing the hidden healthcare tax, and bringing down premiums for everybody.

For more information, visit HealthCareForAll.com.