

Maryland's Easy Enrollment Health Program

By Stan Dorn, Director of the National Center for Coverage Innovation and Senior Fellow, Families USA

Broad bipartisan majorities in the Maryland Senate and House, by margins of 46-0 and 119-12, have approved legislation to establish a simple and seamless system for obtaining health coverage. Under the bill, an uninsured Marylander can start the enrollment process by simply checking a box on their state income tax return. That single step will let the state's health care exchange determine eligibility for free or low-cost health insurance, based on information in the tax return. Those who qualify for Medicaid will be enrolled automatically. When people qualify for private coverage, the exchange will reach out and help them sign up for a plan that works for their family.

More uninsured consumers can be reached through income-tax filing than in any other setting. The Urban Institute estimated that income tax returns are filed by more than 7 in 10 uninsured Marylanders who qualify for help paying for coverage. Roughly 360,000 Marylanders are uninsured, many of whom do not know that financial help is available. Maryland's Easy Enrollment Health Program (MEEHP) uses the tax system to open an easy pathway to health insurance for these families, including:

- » 15,000 uninsured children and 35,000 uninsured adults who qualify for zero-premium health insurance through Medicaid;

- » 70,000 uninsured Maryland residents who qualify for private insurance fully funded by federal premium tax credits for which those residents are financially eligible; and
- » 100,000 uninsured Marylanders who are financially eligible for premium tax credits that pay a portion of their private health insurance costs.

Through MEEHP, Maryland will be the first state in the nation that lets its families take the information they already compile for tax purposes and use it to qualify for health programs. This approach slashes red tape and eliminates paperwork, making it easier for busy families to get the health coverage they need to thrive. Proponents see MEEHP as a possible model for other states and federal lawmakers.

The legislation builds on Maryland's tradition of smart, practical, bipartisan innovation on health care—a tradition that includes the state's all-payer hospital system, the current Medicare hospital waiver that ramps up care coordination and lowers overall health care costs, and last year's bipartisan reinsurance bill, which stabilized the insurance market and cut premiums by 30%.

The lead sponsors of HB 814 and SB 802 are Delegate Joseline Peña-Melnyk and Senator Brian Feldman.



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