



MedChi NEWS

Protecting Health Coverage for Marylanders

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Maryland Health Connection (MHC), our state's health insurance marketplace, has been a lifeline for hundreds of thousands of Marylanders—including small business owners and working families—seeking affordable commercial insurance. With nearly 240,000 enrollees, including an estimated 25% who are small business owners, MHC is a critical part of Maryland's healthcare safety net.

Unfortunately, recent federal proposals threaten to destabilize this system. The House Reconciliation Bill currently being debated in Congress proposes sweeping changes that would significantly restrict enrollment access, reduce eligibility for financial assistance, and increase administrative burdens.

These proposals are scheduled to take effect as early as January 1, 2026, leaving MHC only a few short months to attempt what would be an unmanageable overhaul—one the agency lacks the funding or capacity to implement.

The potential impact includes:

- Shortened enrollment windows and loss of auto-renewals could result in tens of thousands of Marylanders—especially younger, healthier individuals—dropping coverage.
- Reduced eligibility for tax credits would strip away premium assistance for over 24,000 residents, with another 10,000 at risk of losing coverage due to new paperwork burdens.
- New restrictions on non-citizens and DACA recipients would reverse years of inclusive policy.
- A failure to extend enhanced tax credits would leave Maryland with \$160 million less in federal support, triggering premium hikes between 12% and 17% and risking coverage losses for 70,000 Maryland residents.

At MedChi, we are deeply concerned about the consequences of these changes. Higher premiums and greater administrative complexity don't just create red tape; they increase the uninsured rate, delay access to care, and worsen health outcomes. We are calling on policymakers to reject these harmful changes, preserve state flexibility, and continue support for enhanced tax credits that help Marylanders afford the care they need.

While authorities may seek to prioritize other public health matters, these issues will not affect Marylanders in an adverse way. MedChi believes the healthcare of our patients come first and the financial interests of the insurance companies and health networks must not be prioritized above quality, patient care and access.

