



# WOMAN'S DEMOCRATIC CLUB

## OF MONTGOMERY COUNTY, MARYLAND

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January 17, 2017

Senator Brian Feldman  
104 James Senate Office Building  
11 Bladen Street  
Annapolis, Maryland 21401

Dear Senator Feldman:

The Board of Directors of the Woman's Democratic Club of Montgomery County is very concerned that the **repeal of the Affordable Care Act (ACA) by Congress will have a major negative impact on women and families in Maryland.** We request that you devise legislation for Maryland that will provide the same **consumer insurance benefits and protections, as well as the same affordability and Medicaid expansion found in the ACA to ensure that health insurance is affordable, accessible and high quality.**

The impact of the Affordable Care Act on Marylanders occurred in three ways:

- Through the **ability of individuals without employer coverage to enroll in health insurance through the state marketplace with tax credits based on income,**
- Through the **guaranteed benefits and protections to everyone with health insurance including those with employer-sponsored plans,** and
- Through the **expansion of Medicaid** to 133% of the Federal Poverty Level.

To emphasize the untoward effect of potential repeal of the ACA on Marylanders, consider these 2016 statistics (from the Maryland Health Connection and HHS):

- During Open Enrollment for 2016, many **Marylanders without employer coverage enrolled through the Maryland Health Connection,** the state marketplace, for medical coverage. Among them are more than 162,000 enrolled in private health insurance and more than 278,000 enrolled through the expansion of Medicaid.
- Total **enrollment in Medicaid and CHIP (the Children's Health Insurance Program) was over 1.2 million adults and children, including 239,072 adults through Medicaid expansion.**
- **Over 3,700,000 people in Maryland are covered through employer-sponsored health plans.**

The Affordable Care Act has significant benefits to women and families including (but not limited to):

- Inclusion of children under 26 on parent's coverage
- Eligibility despite pre-existing conditions
- Ban on charging women more than men
- Maternity coverage requirements
- Contraceptive coverage with no co-pays
- Ban on health coverage discrimination based on gender, race, ethnicity disability status or sexual orientation

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- Parity of coverage for mental health and substance abuse disorders, prohibiting disparate co-payments or deductibles for these disorders
- Tax benefits and Medicaid expansion to help individuals pay for insurance
- Coverage of preventive services, including free coverage with no co-payment for annual wellness visits, cancer screenings, and contraception
- End to annual and lifetime limits in coverage for treatment of any disorders.

**Repeal of the Affordable Care Act** would have a **major adverse impact on the health of Marylanders by reducing benefits, reducing access to care, and increasing cost.** We do not want to return to the time when Marylanders without adequate insurance delay or stop treatment, access emergency rooms in lieu of doctors, get sicker, and go into debt or bankruptcy. For this reason, the Woman's Democratic Club of Montgomery County supports enactment of State legislation to ensure that these benefits, protections, and affordability provisions remain in effect in Maryland, should the federal ACA be repealed. While it is not clear what potential replacement might emerge at the federal level, **Maryland should ensure that private health insurance sold in Maryland for individuals and businesses continues to include these benefits and protections, that Medicaid expansion continues at the current level, and that funding is available to enable families of limited means to afford insurance.**

WDC is one of the largest and most active Democratic groups in Montgomery County, with over 400 members, both women and men. We have worked closely with the Montgomery County legislators in the past who sponsor or co-sponsor bills that address our priorities. **We ask that you sponsor and pass legislation to achieve these health care priorities.** WDC is committed to working with our delegation to achieve passage of these important priorities for all Marylanders

Sincerely,



Linda B. Kolko, President.