



August 17, 2023

Commissioner Kathleen A. Birrane
Maryland Insurance Administration
200 St. Paul Place, Suite 2700
Baltimore, MD 21202

Dear Commissioner Birrane,

Thank you for the opportunity to provide comments to the State Reinsurance Workgroup, and for your leadership in pursuing access to quality, affordable health care for all Marylanders. We would like to reiterate our strong support for continuing the reinsurance program and the young adult health subsidies program, and express the urgency of making premium subsidies available to undocumented Marylanders at the same level as those offered to all other Marylanders. To address affordability we urge that the report include support for the Prescription Drug Affordability Board gaining the authority to set upper payment limits for high-cost drugs for ALL Marylanders to help stabilize premiums for all. We also ask that the workgroup consider additional funding sources such as tobacco, alcohol, and sugar-sweetened beverage taxes and assessing the 100 largest historical emitters of carbon dioxide. We describe our view on these points more thoroughly in the letter we submitted on June 9, 2023.

We also want to express our strong support for continuation of the programs created under the Health Equity Resource Act. Although Maryland has the fifth best health care system in the nation, health inequities by race, ethnicity, ability, and place of residence. The Pathways Program and Health Equity Resource Communities are modeled after the successful 2012-2016 Health Enterprise Zones Program which successfully increased access to health resources, improved residents' health, reduced hospital admissions, and created cost savings. Supporting health will help reduce preventable hospital admissions, which will result in lower overall health care costs, including lower insurance premiums for everyone. It is critical that Maryland continue to invest in reducing health inequities after the initial five years of funding.

Thank you for your leadership and consideration of these recommendations to ensure access to quality, affordable health care for all Marylanders.

Sincerely,

A handwritten signature in black ink, appearing to read "Vincent DeMarco".

Vincent DeMarco
President, Maryland Citizens' Health Initiative

A handwritten signature in black ink, appearing to read "Stephanie Klapper".

Stephanie Klapper
Deputy Director, Maryland Citizens' Health Initiative