

Maryland State Innovation Waiver

Section 1332 Waiver Amendment Application

Summary of Public Comments Received during Federal Public Comment Period

Hosted from August 22, 2024 – September 20, 2024

Comment Theme	Summary of Comments	Departments' Response
Compliance with statutory guardrails	<p>Maryland's section 1332 waiver amendment will increase the availability of comprehensive coverage while still satisfying all 1332 statutory guardrails. For example:</p> <ul style="list-style-type: none"><li data-bbox="488 667 927 940">• Affordability: The amended waiver will not impact affordability for existing Marketplace enrollees and will also help stabilize premiums in the individual market by reducing levels of uncompensated care.<li data-bbox="488 953 927 1297">• Coverage: The amended waiver will increase the number of Maryland residents with individual market coverage by removing an eligibility barrier and allowing access to resources and tools that help simplify and streamline the shopping and enrollment process<li data-bbox="488 1310 927 1654">• Comprehensiveness: The amended waiver will allow all Maryland residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans. The amended waiver will not affect comprehensiveness of benefits for existing Marketplace enrollees.	<p>The Departments appreciate the support and have approved the waiver amendment. The Departments have determined that Maryland's section 1332 waiver amendment meets the requirements outlined in sections 1332(b)(1)(A)-(D) of the ACA. That is, the waiver is projected to provide coverage that is at least as comprehensive as the coverage provided without the waiver; provide coverage and cost-sharing protections against excessive out-of-pocket spending that are at least as affordable as without the waiver; provide coverage to at least a comparable number of residents as without the waiver; and not increase the federal deficit.</p>
Improved health equity	<p>Maryland's section 1332 waiver amendment will improve health equity by removing immigration status as a barrier to coverage. Immigrants and communities of color in Maryland contribute economically, culturally,</p>	<p>The Departments appreciate the support and have approved the waiver amendment. The Departments appreciate comments on the importance of achieving health equity, particularly in terms</p>

	<p>and socially, but remain disproportionately represented among the uninsured. The waiver amendment will directly address health disparities by providing access to health care coverage and consumer assistance tools like Navigator services and language interpretation services. The waiver amendment also aligns with the Administration’s priorities, as seen in Executive Orders 13985 and 14070, <i>Advancing Racial Equity and Support for Underserved Communities Through the Federal Government</i> and <i>Continuing to Strengthen Americans’ Access to Affordable, Quality Health Coverage</i>, respectively.</p> <p>While the waiver amendment will gradually increase enrollment, the cost of Marketplace plans may still be a barrier to accessing coverage for this population. Several organizations have encouraged Maryland to establish a state subsidy program for the qualified resident population, which would improve affordability of care and drive enrollment in Maryland, while also reducing health disparities.</p>	<p>of addressing racial health disparities. The Departments recognize that Maryland’s section 1332 waiver amendment is projected to improve health equity in multiple ways, including in terms of health insurance status, health care access, and health outcomes, especially for communities of color and immigrant communities.</p> <p>Further, the Departments recognize that Maryland’s section 1332 waiver amendment is in line with Executive Orders 13985 and 14070, <i>Advancing Racial Equity and Support for Underserved Communities Through the Federal Government</i> and <i>Continuing to Strengthen Americans’ Access to Affordable, Quality Health Coverage</i>, respectively.</p>
<p>Improved consumer shopping and enrollment experience</p>	<p>Maryland’s section 1332 waiver amendment will allow all Maryland residents the same opportunity to purchase Qualified Health Plans and Qualified Dental Plans on the Maryland Health Connection, and thereby streamline the shopping and enrollment process for immigrants.</p> <p>Under the amended waiver, all residents will be able to access Marketplace tools, which will allow them to benefit from Navigator support services, easily compare plans in one place, utilize tools to estimate health care expenses, and verify whether their providers and prescription medications are included in the plans.</p>	<p>The Departments appreciate the support and have approved the waiver amendment. The Departments appreciate comments on the importance of the consumer experience for individuals and families shopping for health care coverage and expect that Maryland’s section 1332 waiver amendment will help streamline the application process for consumers, including those from mixed status households.</p>

	<p>Additionally, individuals can enroll in the same plans as their children if needed, as the amended waiver will reduce application barriers that would otherwise prevent families from applying for coverage together.</p>	
<p>Reduce uncompensated care</p>	<p>Maryland’s section 1332 waiver amendment is a step in the right direction for addressing high levels of uncompensated care. Currently, Maryland is spending an estimated \$120-170 million per year in uncompensated care for emergency department services for uninsured Maryland residents. One factor contributing to the high levels of uncompensated care in federally qualified health centers (FQHCs) is the high number of uninsured or underinsured individuals seeking care at these centers.</p> <p>The section 1332 waiver amendment will ensure more residents can have access to coverage that includes access to primary care, resulting in higher early detection rates and improved management of chronic diseases and serious illnesses, decrease the amount of emergency room visits, and improve hospital wait times for all Marylanders.</p>	<p>The Departments appreciate these comments and have approved the waiver amendment.</p>
<p>Expeditious review and approval of waiver</p>	<p>Expeditious federal review and approval of Maryland’s 1332 waiver application is critical so that it may start benefitting Maryland residents.</p>	<p>The Departments appreciate these comments and have approved the waiver. The Departments reviewed Maryland’s section 1332 waiver amendment for compliance with the statutory guardrails, as set forth in sections 1332(b)(1)(A)-(D) of the ACA, and issued a decision of approval within 180 days of the preliminary determination of completeness, in accordance with 45 C.F.R. § 155.1316(c) and 31 C.F.R. § 33.116(c).</p>