

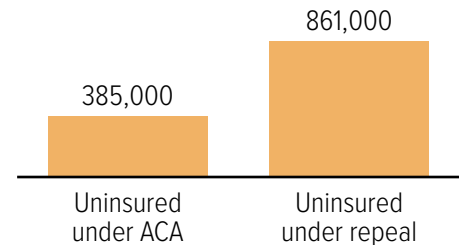
476,000 Maryland Residents Would Lose Coverage in 2019 Under ACA Repeal



476,000 fewer people in Maryland would have health insurance in 2019 if the Affordable Care Act (ACA) is repealed, new Urban Institute estimates show. Republican policymakers plan to move quickly in January to repeal much of the health reform law without enacting a replacement.

This would cause families in Maryland to go without needed health care and expose them to financial risk. Nationally, most of the coverage loss would occur among families with at least one worker and among people without college degrees, doubling the number of uninsured and leaving a higher share of people uninsured than before the ACA.

Number of Uninsured Marylanders Would Jump Under ACA Repeal



Under Repeal, Maryland Would Lose \$27.8 Billion in Federal Funding and Pay More in Uncompensated Care Costs

States would lose significant federal funds as marketplace subsidies and the Medicaid expansion end. Even states that didn't expand Medicaid would see declines in federal spending as eligible people fall off the program. In Maryland, repeal means the loss of \$385 million in federal marketplace spending in 2019 and \$4.3 billion between 2019 and 2028. Maryland would lose \$1.9 billion in federal Medicaid funding in 2019 and \$23.4 billion between 2019 and 2028.

In addition, the growth in the number of uninsured residents would increase demand for uncompensated care by \$1.1 trillion nationwide between 2019 and 2028. Assuming fixed federal spending on uncompensated care, state and local governments and health care providers would have to bear this cost.

Eliminating Marketplace Subsidies and Reducing Medicaid Enrollment Would Hit Low- and Moderate-Income Families

Moderate-income working families in Maryland would lose substantial financial assistance that is now available to help them pay their premiums and cost-sharing for insurance purchased in a marketplace. In 2016, Marylanders who enrolled in marketplace coverage receive an average advance premium tax credit of \$243. Nationally, the credit covers 73 percent of the total monthly premium for comprehensive coverage.

In addition, nearly 385,500 more Maryland residents have enrolled in Medicaid since 2013 – coverage gains that likely would be lost due to the elimination of the Medicaid expansion for low-income adults.

Harmful Effects Would Be Felt Immediately

Repeal would destabilize the nongroup insurance market beginning in 2017 as a combination of several factors — pending loss of subsidies, elimination of the requirement to buy insurance, and the requirement on insurers to sell to all purchasers — would cause prices to rise and the healthiest people to drop coverage. Nationwide, 4.3 million people would lose insurance right away, rising to 7.3 million by 2019.

Nationwide, the Number of Uninsured People Would Double

Repealing the ACA without putting in place an adequate replacement plan that ensures affordable coverage would take health coverage away from 29.8 million people nationwide by 2019, more than doubling the total number of uninsured to 58.7 million, the Urban Institute estimates.

Source: Linda J. Blumberg, Matthew Buettgens, and John Holahan, "Implications of Partial Repeal of the ACA through Reconciliation," Urban Institute, December 2016. The Urban Institute modeled the effect of a repeal bill similar to the reconciliation bill vetoed in January 2016. The estimates assume repeal in 2019 of the Affordable Care Act's marketplace subsidies and Medicaid expansion and immediate elimination of other provisions like the individual mandate.