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Coverage could be years off for Md.'s uninsured About 600,000 uninsured could get coverage

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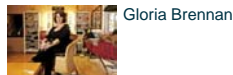
Gloria Brennan, of Owings Mills, says her insurer dropped her without explanation and that she was diagnosed with arthritis before she could find new coverage. (Baltimore Sun photo by Colby Ware / March 22, 2010)

By Meredith Cohn and Kelly Brewington Baltimore Sun reporters March 23, 2010

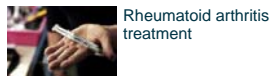
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A day after the historic vote in Congress to overhaul the nation's health care system, local patients and their advocates cheered the legislation and say they're already looking ahead to the expansion of coverage to 600,000 uninsured Marylanders.

While some benefits kick in right away, the provisions that will enable most low and moderate income people to get insurance won't become available until 2014. That has left the states to decide if they will add people to the rolls early or if they will seek to opt out of the federal requirements. Maryland has worked to expand coverage in recent years, but it's not yet clear how far the cash-strapped state is willing to go ahead of federal timelines.

Of those uninsured and underinsured in Maryland, some, such as Megan McCurdy, a 24-year-old single working mother, say they hope the aid comes immediately.

"If people get sick they ought to be able to see a doctor," she said. "My doctor has been CVS."

McCurdy, who lives in Burtonsville, said her job as a contractor for the U.S. Food and Drug Administration doesn't offer benefits. Her 4-year-old daughter is enrolled in a state program for care, but since being dropped from her father's insurance 18 months ago when he went on disability, McCurdy has been unable to find affordable

leaders hope goes as Democratic



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coverage.

During that time, she's developed migraine headaches, blurred vision and an eye infection. After a trip to the emergency room yesterday, she left with a \$135 prescription and a payment plan for the hundreds of dollars the visit cost. She also left with an inconclusive diagnosis and no way to pay for more tests.

With health care reform, she's hoping she will now qualify for coverage in the state's high-risk pool for those with pre-existing conditions or that she can get coverage through her mother's health insurance. The federal legislation allows for children up to 26 to remain on their parents' policies.

She's hoping she won't have to wait until 2014 when the states are required to set up health care exchanges where the uninsured can shop, most with federal subsidies.

"I put off going to the eye doctor, and now I have added costs," she said. "The doctor told me I could go blind and I'm only 24 years old."

Since 2007, Maryland has moved to cover more low-income people, adding thousands of kids and their parents to the Medicaid rolls. Amid budget troubles, others have been left waiting for help, particularly those without children. Still more have watched their premiums skyrocket.

Gov. Martin O'Malley said Maryland expects a "net benefit" from the federal reform, with the state saving about \$1 billion over the next 10 years. He called Sunday's vote "courageous and important." Still, Maryland Secretary of Health and Mental Hygiene John Colmers said that O'Malley and the legislature will have to decide how much farther to go in expanding coverage early.

"We'll be taking a look at everything," he said.

O'Malley, who will join Obama at the bill signing, announced that a task force, led by Colmers and Lt. Gov. Anthony Brown, will analyze the national legislation and make recommendations about its implementation.

For a city like Baltimore, struggling with high rates of uninsured, the legislation's impact would be "huge," said Kathleen Westcoat, president of Baltimore HealthCare Access, a quasi-public agency which helps link low income people with Medicaid.

"This is an amazing and tremendous step forward," she said.

Of the 600,000 Marylanders who will be covered under the federal legislation, about half would qualify for Medicaid coverage, and half for subsidies to purchase insurance, according to an analysis by the nonprofit.

To add more people to the rolls, the pro-reform Maryland Citizens' Health Initiative has advocated for increasing the alcohol tax, a political non-starter for years.

Vincent DeMarco, president of the group, said if the state would pass a new dime-a-drink tax next year, coverage could be extended to 100,000 childless adults, in addition to tens of thousands of children and their parents who have been added since 2007 through a tobacco tax.

The rest of the uninsured would get coverage in 2014 when the exchanges are created and federal subsidies kick in, he said.

DeMarco said that those with insurance will also benefit. They now pay a "hidden tax" in their premiums to pay for the uninsured who still use the health care system. When everyone's covered, the insured won't pay for the uninsured. Further, competition from exchanges create by each state should help bring down costs for everyone, he said.