

9. Lower Health Care Costs and Expand Affordable Primary and Preventive Care

Health care is most Marylanders' largest unplanned expense over the course of their lives. Unfortunately, the price tag it comes with often means that while Maryland is home to nation-leading health care providers, access to essential services that preserve health and provide pain-free living is not an option for the approximately 360,000 Marylanders living without health insurance or for the many more who are underinsured or unable to afford the cost of services even with insurance.

The Franchot administration will center its health care policy on the principle that social determinants of health, such as poverty, access to transportation, good housing, and healthy food are the most significant inputs to the health outcomes for Marylanders. Recognizing this reality, Franchot will prioritize funding for primary and preventative care that proactively improves Marylanders' health before conditions reach the much more costly and traumatic stages associated with hospitalization. This will be actualized, in part, by ensuring that by 2030, every Marylander is within a 15-minute commute of a Federally Qualified Health Center or a comparable primary care option that offers a controlled pricing structure modeled on existing community-based providers. In addition to the policies laid out in Franchot's platform addressing factors like housing and transportation, he will also drastically reduce Maryland's food deserts by facilitating an expansion of farmers markets, community agriculture, and grocery providers in underserved communities.



Though preventing chronic health conditions is a vital part of Franchot's vision for Maryland's health care system, it is vitally important we care for those who require more advanced care. Prescription drug prices are a hallmark example of essential care that all too often has become cost prohibitive for the average Marylander. To address this problem, Franchot will explore an expansion of the Prescription Drug Affordability Board to full coverage of the prescription market. Other key tools for ensuring affordable access to high-quality health care include:

- Piloting an expansion of Medicaid coverage to more Maryland residents, and incentives for more providers to serve this population;
- Piloting an expansion of Maryland's total cost of care model for the commercial insurance market to control the ever rising cost of premiums, make insurance cheaper, and get better outcomes; and
- An aggressive communications campaign that informs Medicare and Medicaid eligible Marylanders of their eligibility, as far too many Marylanders qualify for coverage, but do not utilize it.

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By piloting concrete proposals, the Franchot administration will be able to determine and improve the impact of these programs and ensure public buy-in before bringing them to scale. These proposals will be aimed at measurable improvements in Maryland's health outcomes, such as:

- Control and reduce the aggregate cost of healthcare in Maryland by 10% by 2030.
- Reduce new instances of diabetes, hypertension, and asthma at least 20% by 2030.

For those who suffer from medical debt, the Franchot administration will prevent egregious collection practices that add further trauma for those suffering from illness or injury. To that end, Franchot will build on legislation currently under consideration in the Maryland General Assembly by:

- Preventing debt recovery lawsuits that zero out the patient's bank account;
- Preventing medical debt-related liens from being placed on any patients' primary home or car; and
- Preventing all wage garnishment stemming from a family's medically-necessary procedures.