

# RESOLUTION

Reference: State Platform

Categories: Public Protection & Human Rights/Social Welfare

TITLE OF RESOLUTION: Michigan Control of Health Care

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**WHEREAS** Michigan has reduced the percentage of the population uninsured for health care from 11% in 2013 to 5.4% in 2016 by implementing the Healthy Michigan program, and Michigan now ranks #12 among states with the lowest rates of uninsured; and

**WHEREAS** Congress and the Trump administration are hampering the protections of the Affordable Care Act resulting in a decreased enrollment rate in Michigan, and the number enrolling for 2018 coverage was 27,500 less than the enrollment for 2017 coverage due to a shortened open enrollment period and cessation of advertising for the federal Marketplace, and

**WHEREAS** States that establish their own Marketplace and control policy on health insurance reported increases in enrollment for 2018, and increased coverage of the population is good for the economy; and

**WHEREAS** Federal tax law passed in December 2017 removes an income tax incentive for individual enrollment in a qualified health insurance plan will further reduce enrollment in Michigan and cause sharp increases in the cost of coverage;

**THEREFORE, BE IT RESOLVED THAT** the Michigan Democratic Party calls for the State of Michigan to:

- Take charge of health insurance offerings and enrollment under the Affordable Care Act;
- Adopt a penalty for people who remain uninsured when affordable coverage is available;
- Obtain a DHHS 1332 waiver allowing Michigan to establish a state reinsurance program to control premium costs for the covered population;
- Prevent market segmentation and adverse selection by requiring all health insurance plans to provide adequate consumer protections;
- Maintain essential health benefits; and
- Deploy best practices and policy for Marketplace enrollment in Michigan.

**BE IT FURTHER RESOLVED THAT** the Michigan Democratic Party supports State actions to promote: restoration of an individual mandate for affordable health insurance; improvement of health insurance affordability; limitation of substandard health insurance plans; safeguarding of essential health insurance benefits; and deployment of best practices for marketplace health insurance enrollment.

**BE IT FURTHER RESOLVED, THAT** this resolution be forwarded to the State Democratic Party with a recommendation for its acceptance and placement in the appropriate document or with appropriate committee for action.

SIGNATURE OF CHAIRPERSON: Józef J. Drozdowski March 7, 2018  
DATE: