

Resolution in Support of Michigan Control of Health Care Coverage

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. Michigan now ranks #12 among states with the lowest rates of uninsurance.

WHEREAS: Congress and the Trump administration are hampering the protections of the Affordable Care Act resulting in a decreased enrollment rate in Michigan. 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.

WHEREAS: States that establish their own Marketplace and control policy on health insurance reported increases in enrollment for 2018. Increased coverage of the population is good for the economy.

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.

NOW 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 by creating a Michigan exchange or marketplace
- 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
- 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.