

The
Maryland

Voter



SPRING 2012

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Telephone and Fax
410-269-0232

Online
www.lwvmd.org
facebook.com/LWVMD

President: Nancy Soreng
pres@lwvmd.org

Editor: Carol Blackburn
mdveditor@lwvmd.org

General Assembly Passes Maryland Health Benefit Exchange Act

By Nancy Soreng, LWVMD President

In 1992, following a two-year study by the League of Women Voters of the United States (LWVUS), League members adopted the position that quality health care, at an affordable cost, should be available to all U.S. residents. Therefore, LWVUS and state Leagues worked diligently to ensure the passage of the federal Patient Protection and Affordable Care Act in 2010.

One of the provisions of this Act was the requirement that every state have a Health Benefit Exchange where individuals and small businesses could purchase health care insurance. States had the option of designing their own exchanges or adopting a yet-to-be-developed federal model. The purpose of a Health Benefit Exchange is to create a one-stop, transparent marketplace where individuals and small businesses can compare rates, benefits and quality among private insurance plans to find one that best suits their needs. Exchanges will also help individuals and businesses determine eligibility for Medicaid, subsidies or federal tax credits. Federal law requires the Exchanges to be available for use by consumers on January 1, 2014.

The SHOP Exchange lets those who work for companies of fewer than 50 employees shop for medical insurance. The Individual Exchange is open to anyone who cannot access affordable health insurance (less than 9.5% of their household income) through their employer.

Maryland decided to move forward with developing its own exchange model. Knowing that the design of the Exchange would be critical to meeting the League's goal of access to quality care for all, the League of Women Voters of Maryland joined the Maryland Women's Coalition for Health Care Reform. This non-partisan, statewide, grassroots alliance of individuals and organizations shares the League's health care reform goals and it has the expertise and focus to help us understand and effectively advocate for the development of the best system to achieve high-quality care at an affordable cost.

(cont. next page)

The **Health Benefit Exchange Act of 2012 (SB 238/HB 443)** was passed in the 2012 legislative session, and it outlines the types of health, vision and dental plans that can be offered in the Exchange, requires the individual and small business Exchanges to operate separately, and establishes “Navigator Programs” to provide outreach and assistance to consumers. It also authorizes the Exchange Board to adopt certification standards for insurers to participate in the Exchange and to potentially institute further active purchasing strategies after the first two years to further reduce costs and enhance the quality of plans offered. In addition, the legislation addresses other key issues such as risk adjustment, market rules, and the prevention of fraud, waste and abuse.

Qualified Health Plan (QHP): All QHPs sold in the Exchange will be required to include an Essential Health Benefits package (EHB) and the federal Department of Health and Human Services has set up the process for states to determine what this will be. The adopted legislation leaves the task of establishing the state’s EHB to the Maryland Health Care Reform Coordinating Council. It requires that the Council establish an advisory committee, with public health experts, consumer advocates and others, to assist them with this process and that the final EHB be reviewed by members of the General Assembly. The required health care benefits must be determined by September 30, 2012, to allow time for insurers to get appropriate authorization prior to January 1, 2014.

Small Business Health Options Program Exchange (SHOP): The SHOP Exchange lets those who work for companies of less than 50 employees shop for medical insurance. After 2016, companies with up to 100 employees will be able to use the exchange. Employers will offer their workers one of two ways to guide their selection of insurance coverage. Employers can tell their workers, “I will pay for one medal level (gold, silver or bronze) for you. You may pick any policy available on the Exchange, in the level I have designated based on what makes the most sense for you.” Or the employer may say, “I have selected X company as my insurance carrier. They offer various packages with various co-

pays, deductibles, etc. You may select the one provided by the company I’ve selected that best suits your needs.” All policies offered through the exchange will meet the Essential Health Benefits requirement that will be established by the Maryland Health Care Reform Coordinating Council. Federal subsidies will be available to qualified small employers to help them purchase insurance for their employees via the Exchange.

Individual Exchange: The Individual Exchange is open to anyone who cannot access affordable health insurance (less than 9.5% of their household income) through their employer. Individuals whose income is between 138% and 400% of the poverty level qualify for federal subsidies to help them purchase health insurance, but only if they buy it through the Exchange. Insurance packages offered through the Individual Exchange will have to provide the same Essential Health Benefits that are required of policies sold through the SHOP Exchange.

Navigator Programs: Federal legislation establishes a “navigator” program to help individuals and small business determine what subsidies they are eligible for and what insurance coverage is best for them. The Maryland legislation identifies for the individual exchange, navigator entities (consumer-based organizations, other entities, or a partnership of entities) that will be “authorized” to engage trained and certified navigators. These individuals will work with consumers to determine whether they are eligible for Medicaid (up to 133% of federal poverty level) or tax credits and what insurance plan will best suit their needs. In the SHOP, licensed insurance brokers will provide similar services for employers and their employees. The Exchange Board will establish an Advisory Committee to assist them with the training and certification process for the Navigator Program.

Financing: Under the Federal legislation, Maryland has received funding to establish the Exchange and implement the ACA. It has received more than \$20 million to date. However, the Exchange must be self-sustaining by 2015. Under Maryland’s legislation, an Advisory Committee will be consulted to make recommendations for a financing plan. The report is due by Dec. 21, 2012. (*cont. next page*)

The Future of Health Care Reform in Maryland: The legal challenges to the Patient Protection and Affordable Care Act that are currently before the Supreme Court have led some to wonder why Maryland is putting so much effort into implementing a federal requirement that may disappear. The Governor and his administration have made it clear that they are committed to increasing access to health care for the residents of our state. Therefore, no matter how the constitutional questions are settled by the Supreme Court, Governor Martin O'Malley has stated that his Administration will move forward to achieve a health care system that improves the quality and availability of health care for our residents and provides consumer protections that were not available before the federal legislation was passed. ♦



The Maryland Women's Coalition for Health Care Reform

The Maryland Women's Coalition for Health Care Reform was formed in 2006 as a non-partisan, state-wide, grassroots alliance of individuals and 81 organizations dedicated to seeing that every resident of Maryland has comprehensive, affordable, accessible, high quality health care. Coalition members include thousands of individuals, all of the major women's organizations in the state including Maryland's County Commissions for Women, as well as state chapters of national health care organizations.

Why a women's coalition? Women have a major stake in our current health care system both as the guardians of the health of their children and families and as the caregivers for the sick, disabled and elderly in their neighborhoods and communities. In the past they have paid higher premiums than men for their health care even as they often hold lower-paying jobs with no health benefits, or have part-time jobs with no coverage.

They may also be single mothers with dependent children who are ineligible for Medicaid, or work in small businesses that cannot afford to provide health insurance. Some 365,000 uninsured women in Maryland are affected by one or more of these problems and many of these are members of racial or ethnic minorities affected by health disparities.

Leni Preston, the current chair of the steering committee, has presented information about the implementation of the Patient Protection and Affordable Care Act in Maryland at various League events around the state.



Leni Preston

Leni is a native of Washington, D.C, but tired of having no representation in Congress, she moved to Maryland in 2003 where she immediately became involved in a Maryland political campaign. Through that, she met Anne Kasper, the Coalition's founding chair. Leni's professional skills as a strategic planner for non-profits was recognized as a useful attribute for the newly forming organization. Therefore, she was asked to join the initial all-volunteer steering committee.

Although her background centered on working with historical sites and museums, she quickly saw the value of transferring her skills to become an advocate for those who, through no fault of their own, had fallen victim to a dysfunctional health care system. Although she describes her initial knowledge of the health care delivery system as "zip", she has worked hard to become a knowledgeable advocate on the topic. She was at the table as the Governor's staff and legislators worked to improve the Health Benefit Exchange Act and has served on a number of advisory committees that are instrumental in shaping its implementation.

The League of Women Voters looks forward to continued collaboration with Leni and the dynamic members of the Maryland Women's Coalition for Health Care Reform. ♦

General Assembly Adjourns, Leaving “Doomsday” Budget in Place *Environment Legislation Does Well*

By Barbara Schnackenberg, LWVMD Action Chair

Members will recall that our Legislative Priorities for the 2012 session of the General Assembly were adequate revenue to protect public services, protection of the environment, repeal of the death penalty, legalization of civil marriage and improving the election and redistricting process. In addition we supported health care reform at the state level whenever possible.

Adequate Revenue to Protect Public Services

Briefly stated, the General Assembly passed a budget bill which becomes effective with the final passage of the budget in both houses of the legislature. However, each house passed its own version of revenue bills and while there were efforts to reconcile these bills, final agreement failed. So unless something changes between now and July 1, 2012, the so-called doomsday budget will go into effect. State agencies and counties are now caught up in trying to plan for next fiscal year. In concert with our 2012 Legislative and Budget Priorities, LWVMD testified in favor of most revenue-producing bills, except that we took no position on transfer of teacher pension costs to the counties since we have no position on that issue. We hope there will be a special session to pass a revenue bill but there will be a delay while the governor and the leaders of the legislature work on a compromise revenue bill that can pass both houses of the legislature.

If there is a special session, we will release a special issue of *Report from State Circle* to cover the outcome.

Protection of the Environment

Five environmental bills passed the General Assembly, although we lost the wind power bill when there were not enough votes in favor of the bill to get it out of the Senate Finance Committee. As many of you may have read, advocates formed a circle around the

state house with lighted miniature windmills, wore t-shirts and chanted in favor of wind energy. Many League members participated in this demonstration of support.

On the bright side, a bill passed which provides protection for property owners who experience degraded water supply due to fracking, a process to obtain natural gas from underground sources. Another bill passed which requires counties and municipal corporations to establish by July 1, 2013, certain funds which will be used to provide financial assistance for implementing stormwater management plans. Stormwater management plans are expected to reduce pollution in the Chesapeake Bay.

Also intended to reduce pollution in the Bay is a new requirement that local jurisdictions use a defined four-tier system for residential de-



Maryland League of Women Voters President Nancy Soreng is shown at the Wind Power Rally in Annapolis on April 2.

More than 400 Marylanders attended the Rally and many of them circled the State House with lighted miniature windmills and chanted in support of wind energy. The wind energy legislation ultimately died in the Senate Finance Committee.

velopment with the intent of reducing the use of septic systems. Under another successful effort, the statewide residential wastewater and sewage fees are doubled and a method is established for calculating the fee for non-residential users. So we have at least five bills passed which will help the environment in one way or another.

MD Health Benefit Exchange Act of 2012

This landmark legislation sets up the health care exchanges for those Marylanders who are without health insurance. Anyone who has tried to buy health insurance on the open market knows how difficult and expensive it is. Maryland has become a leader in preparing for health care reform. The exchanges begin operation in October 2013. This is especially good news for women who are often discriminated against in many ways in the market place but especially in getting routine health care such as mammograms, pap smears and contraceptives.

Repeal of the Death Penalty

Two bills were introduced, one in each house of the legislature, which would have repealed

the death penalty. LWVMD supported both when they were heard in their respective committees but no further action was taken on either bill.

Legalization of Civil Marriage

The Governor legalized same sex marriage in Maryland by signing into law the Civil Marriage Protection Act on March 1, 2012. The effective date is delayed to January 2013 after any lawsuits over a referendum are resolved. There is an effort underway to petition this law to referendum. We will discuss this and other petition efforts at our State Council meeting on May 19, 2012.

Efforts to Improve the Election and Redistricting Process

The Governor's redistricting plan became law when the legislature failed to adopt another plan by the 45th day of the legislative session. There were efforts to establish a committee to study the redistricting process in Maryland but they all failed. LWVMD testified in opposition to all legislation which would have required that voters present ID before their vote can be counted. All of these bills failed also. ♦

Lobby Day on Capitol Hill



Carole Connors, third from left, and other League members, are shown with Congressman Chris Van Hollen, (D) Dist. 8.

Carole Connors organized Lobby Day on Capitol Hill April 17 with members of five different Leagues visiting the offices of both of Maryland Senators and six of the state's Representatives to advocate for full funding of Title X.

Title X provides basic health services to more than five million low-income men and women at more than 4,400 health centers each year. In addition of family planning services, Title X health centers provide services such as pap tests, breast exams and HIV tests.



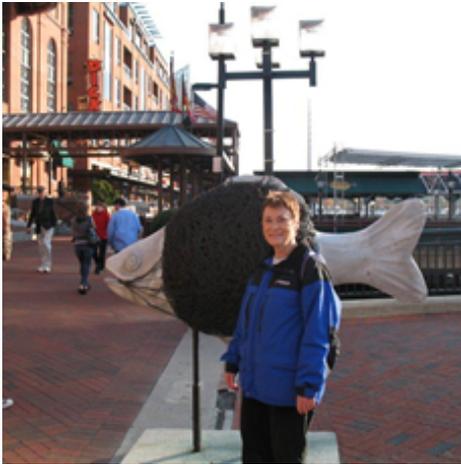
Spotlight on a Member

In each edition of the Voter, we focus on a member who plays an important role in LWVMD.

My Tuesday With Myrna – A Leaguer of Many Talents

By Barbara Russell

I have wanted to know more about Myrna Siegel, president of the Anne Arundel League, since meeting her about eight years ago.



Myrna grew up in New York. After receiving her Bachelor's in Education from City College, she taught school there until marrying Bob in 1957. He was a ROTC candidate in college, and requested to be sent to Ft. Meade to finish his active duty requirement. In 1961, they moved to Beltsville where Bob opened a dental practice in their home, and Myrna ran the office. She joined the Prince George's League in the early '60s.

In the '70s Myrna decided to study law. After graduating in 1977, they moved to Anne Arundel County, tearing down the cottage they purchased on Saltwork's Creek in 1973 and building a bigger house on the site. While at law school, Myrna interned at the Securities and Exchange Commission (SEC). She continued to work there in the Office of General Council, where she became Ethics Council, advising staff members on both government and other organizations' rules of conduct, and investigating when SEC staff conduct was questioned.

During the 1980s, she served on the Anne Arundel Board of Social Services and the first Anne Arundel County Ethics Commission. After leaving the SEC in 1988, and the death of her mother, who had dementia, Myrna and Bob took a trip to North Carolina. It was there that she discovered cloth "Art Dolls" and one that, it was obvious to her, was made by a woman with dementia. Myrna began making "Art Dolls," including some of family members. She began collecting them, too.

Some State League studies and the National League study on Immigration lead Myrna to rejoin the League when Anne Arundel was a MAL Unit. She has helped with local and state studies, unit meetings, and served as treasurer, co-president, and president.

She also developed another passion after taking her first class in sculpture at Anne Arundel Community College about six years ago. First working in clay, she now works in stone.



Yes, Myrna Siegel is a woman of great energy and many talents – and an important reason why the Anne Arundel League has remained a respected community asset. *The Capital* newspaper, in an April 2 editorial, noted: "In addition to coverage in the media and the Voters' Guides compiled by the invaluable League of Women Voters..."

Thanks, Myrna!



LEAGUE OF WOMEN VOTERS OF MARYLAND BIENNIAL COUNCIL

SATURDAY, MAY 19, 2012

Hunting Ridge Presbyterian Church
4640 Edmondson Avenue, Baltimore, MD 21229



Join us at LWVMD Council, the biennial meeting held in years when we do not have a state League Convention. The purpose of Council is to adopt the annual budget for LWVMD and to provide a yearly update to League members about LWVMD activities.

Two delegates from each local League may vote, and all League members are invited and encouraged to attend.

This year we are presenting three timely workshops, presented consecutively so all can attend:

Preparing for the State and Local Ballot Initiatives – Balancing Advocacy with Voter Service
During the Election Season

Hosting Forums and Debates – IRS Rules, FEC Rules and Best Practices

Vote411 and Voters' Guides – A Roundtable Discussion of Pros, Cons, Triumphs and Trials

LWVMD COUNCIL 2012 AGENDA	REGISTRATION & LIGHT BREAKFAST	9:30 AM - 10:00 AM
	REPORTS & BUDGET PRESENTATION	10:00 AM - 10:40 AM
	WORKSHOPS	10:40 AM - NOON
	LUNCHEON - SPEAKER: TBS	NOON - 1:00 PM
	AFTERNOON SESSION	1:00 PM - 2:00 PM
	<i>Direction to the Board and Questions Announcements LWVUS Convention Discussion</i>	

Directions to Hunting Ridge Presbyterian Church: From downtown Baltimore, take Rt. 40 West past Edmondson Village. Turn right on Glen Allen Drive and take an immediate left into the parking lot.

From 695, take the exit for Rt. 40 East towards Baltimore. Route 40 merges with Edmondson Avenue. Turn left on Glen Allen and take an immediate left into the parking lot.



LWVMD COUNCIL 2012 RESERVATION FORM

Deadline May 11, 2012

Name _____ Local League _____

Address _____

Phone _____ Email _____

Delegate _____ Visitor/Guest _____

\$30.00 Registration Fee

Includes light breakfast, lunch and Council Workbook (emailed unless hard copy is requested)

Mail check made out to LWVMD with this registration form to:
LWVMD, 111 Cathedral Street, Ste. 200, Annapolis, MD 21401

Would you like to See ♪ The Capitol Steps ♪ Musical Political Satire For Free??

Saturday, June 9, at the Hilton Washington Hotel

Be a LWVUS National Convention Volunteer, June 8-12
And you will have a ticket to the fundraiser for the LWWNCA

We are looking for volunteers at the 2012 convention to be held at the Hilton Washington Hotel, 1919 Connecticut Avenue, Washington, D.C. 20009. Volunteers are needed for many different types of jobs, some behind the scenes and some on the floor of the convention. Don't miss this opportunity to be a part of an exciting League function. It's work, but it's a lot of fun, too. Like seeing the Capitol Steps.

Volunteers are needed as follows:

Every day (June 8 – 12)

Registration—staff registration desk; distribute badges and materials

Credentials—certify voting eligibility of delegates; prepare official daily attendance report

Information— staff information desk; provide local tourist information to delegates and visitors

Personnel—staff volunteer room; assist with assignments; provide back-up to other volunteer areas

Teller/Elections—process vote cards; count and record results

Friday through Sunday (June 8 – 10)

Hospitality—greet delegates and guests; host hospitality suite; assist with information

Dine Around—staff dine around desk—sign-ups, reservations, information

Saturday through Tuesday (June 9 – 12)

Floor Committee:

Doorkeeper—check badges for eligibility to enter; distribute official materials; monitor doors.

Usher—distribute, collect, deliver motion slips; collect vote cards; usher guests.

Microphone monitor—monitor floor mikes; keep order in lines; assist with vote counts.

Timekeeper—notify speakers when time has expired

Questions? Contact Diane Hibino trihib@verizon.net 301-263-9876 or

Anne Kanter akanter@cox.net 703-448-6626

Detach and return form to Diane Hibino, 5051 Waukesha Rd., Bethesda MD 20816

Name _____ Phone _____ Email _____

Address _____

League _____

Area(s) of Interest: (please mark in order of your preferences – 1, 2, 3, etc.)

Floor Committee: Doorkeepers____ Ushers____ Timekeepers____ Microphone Monitors____

Other: Registration____ Credentials____ Information____ Personnel____ Teller/Elections____ Dine Around____ Hospitality____ Whatever else you need_____

Dates: Please choose times and days you are available to work and indicate AM, PM or all day. The number of hours you will be asked to work will depend on the number of volunteers and their areas of interest.

Friday, June 8 (PM and/or Eve)_____ Saturday, June 9_____

Sunday, June 10_____ Monday, June 11_____ Tuesday, June 12 (AM only)_____

If you are willing to work more than one day, please indicate here_____.



The League of Women Voters of the National Capital Area

www.LWVNCA.org

Presents

Washington's Premier Political Satire Performers

Capitol Steps

We put the **MOCK** in Democracy!

<http://www.capsteps.com/>

Saturday, June 9, 2012 - 7:30 p.m.

Washington Hilton Ballroom

1919 Connecticut Avenue, N.W., Washington, DC, 20009

Special LVWUS Convention Ticket Rate

\$35

Make checks payable to LWVNCA & mail, with the form below
to: **Nancy Bliss, 6732 Newbold Drive, Bethesda, MD 20817**

Tickets will be available for pick-up at the Convention Registration area

Name:(Please print) _____ Phone: _____

Email: _____ League: _____ Number of Tickets: _____

Address: _____