



An Act to Ensure More Affordable Care (The MAC Act)

HB 1247/SB 782

Lead Sponsors: Rep. Christine Barber and Sen. John Keenan

Background

Residents in Massachusetts continue to face the impacts of the COVID-19 pandemic – family budgets are strained, access to health care is critical, and people need relief from rising health care costs. The pandemic also showed the devastating impact of health disparities – communities of color and low-income communities have faced barriers to accessing care for many years. We must address these barriers when it comes to the cost of care. Consumer costs are increasing year after year, often much faster than overall health care costs. Lowering health care costs for consumers requires a multiprong approach that includes addressing prescription drug and hospital costs, as well as costs associated with insurance coverage.

Why is legislation needed?

- Massachusetts' consumer costs – co-pays, deductibles, and insurance premiums – continue to [rise](#) year after year, even growing [twice as fast](#) as overall health costs in some recent years, placing an increasing burden on individuals and families.
- More than a [quarter](#) of Massachusetts residents went without needed medical or dental care due to cost, despite the fact that most had health insurance coverage at the time.
- Massachusetts residents identified lowering health care costs as the #1 priority for state policy makers, with 66% saying it was very important in a January 2021 [poll](#) by the MassINC Polling Group.

Why is this a health equity issue?

- Health care affordability is fundamentally a health equity issue. More Black and Latinx families in Massachusetts [report](#) challenges paying medical bills than white families.
- Black and Latinx families are also more likely to [report](#) having unmet needs for medical or dental care.
- Many chronic conditions that require medical treatment [disproportionately impact](#) Communities of Color.
- More Massachusetts Black and Latinx residents than white residents [said](#) lowering health care costs and making health care more accessible were their top two priorities.

What does this legislation do?

This legislation would take five actions to address consumer health care costs:

- Eliminate co-pays for certain health care services and treatments for seven types of chronic conditions that disproportionately impact communities of color and low-income communities: diabetes, asthma/COPD, hypertension, coronary artery disease, congestive heart failure, opioid use disorder, and bipolar disorder/schizophrenia.
- Lower premiums for individuals and small businesses by creating a reinsurance program to share the risk for high-cost patients.
- Keep deductibles, copays and premiums from rising rapidly by updating the Health Policy Commission cost trends process to create a specific consumer cost growth benchmark for insurers.
- Address insurance premium increases by strengthening the Division of Insurance health insurance rate review process and enhancing transparency.
- Ensure continued availability of \$0 plans for low-income ConnectorCare members.

For more information, please contact Alex Sheff at Health Care For All at asheff@hcfama.org or 617-275-2920

One Federal Street, 5th Floor, Boston, MA 02110

Phone: 617.350.7279 | HelpLine: 800.272.4232 | www.hcfama.org