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PRESS RELEASE

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Attorney General Brown Joins Multistate Effort to Protect Affordable Health Coverage From Federal Attack Proposed Changes Would End Coverage for DACA Recipients, Make Coverage More Expensive and Difficult to Find, and Impose Costs on **States**

BALTIMORE, MD (April 14, 2025) – Attorney General Anthony G. Brown joined a multistate comment letter regarding a raft of proposed changes that would undermine the Affordable Care Act (ACA), making it more difficult and expensive for individuals to enroll in health coverage on federal and state exchanges, and also foreclosing DACA recipients from buying health insurance on the exchanges.

If allowed to take effect, the proposed ACA changes will cause between 750,000 and two million Americans to lose health insurance coverage in 2026 and will create significant health and economic damage to the states as more people are forced to go without health care, driving up costs for everyone.

"The Trump Administration's proposals would make healthcare more expensive, limit Marylanders' access to plans that cover essential medical services, and cause millions of people to lose their health coverage altogether," said Attorney General Brown. "All Marylanders, regardless of their immigration status or gender identity, should be able to access insurance that meets their needs and allows them to live safe, healthy lives."

In 2024, the U.S. Department of Health and Human Services (HHS) and Centers for Medicare & Medicaid Services (CMS) released a Final Rule increasing patient access to state and federal exchanges under the ACA. This rule allows DACA recipients, also known as Dreamers, who are allowed to live and work in this country pursuant to deferred action, to purchase affordable health insurance on ACA exchanges.

However, last month, the Trump administration initiated the process of trying to undo this rule. If allowed to go into effect, the plan would deny DACA recipients access to insurance, even in the middle of the year, when they are counting on this insurance for their medical care. Removing such access harms states too; if these residents lose access to preventive medical care currently covered by their insurance, they may need to seek more expensive emergency room care, thereby harming both public health and the economic well-being for communities across the State.

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Other proposed changes are equally disturbing. For instance, the rule would force all state ACA exchanges to shorten their open enrollment periods and would allow health insurance plans to deny enrollment to anyone who has ever missed even a single payment for a health insurance premium regardless of how long ago the missed payment occurred. Moreover, insurers would not be required to notify their consumers if they implement this policy, which means that consumers could be denied coverage without being aware that their denial is based on a past-due premium. In previous rulemaking, the federal government understood that nonpayment could be due to a variety of factors and that insurers currently have sufficient methods to collect past-due payments.

In addition, the rule would prohibit states from including coverage for gender-affirming care as an essential health benefit, representing a dangerous intrusion into the doctor-patient relationship. The Trump administration claims, without evidence, that gender-affirming care is rarely covered in employer-based health plans. In fact, surveys indicate that coverage for these benefits has expanded significantly, with 72% of Fortune 500 companies offer gender-affirming care in 2024, up from 0% in 2002.

Joining Attorney General Brown in signing the letter are the attorneys general of California, New Jersey, Massachusetts, Arizona, Colorado, Connecticut, District of Columbia, Delaware, Hawaii, Illinois, Maine, Michigan, Minnesota, New Mexico, New York, Oregon, Rhode Island, Vermont, Washington, and Wisconsin.

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