



Maryland Multi-Agency Regulatory Working Group

**Listening Sessions to Inform Policy Proposal:
Cost-Shifting and Medicare Advantage
October 29, 2025 and November 5, 2025**



Working Group Establishment and Charge

- Governor's Directive Issued September 23, 2025
- Identified Responsible Agencies
 - Maryland Department of Health
 - Maryland Insurance Administration
 - Health Services Cost Review Commission
 - Maryland Health Care Commission
 - Maryland Health Benefit Exchange
- Overarching goal: Address issues arising from implementation of HR 1 and AHEAD that impact constituencies across the health care landscape.
 - Prioritize health care quality, access, outcomes and affordability.
 - Ensure the savings requirement is distributed.
 - Be data-driven and heart-led.

Today's Focus and Workplan

- Topics: Medicare Advantage and Cost-Shifting Provisions
- Timeline
 - Hold listening sessions – October 29 and November 5
 - Post proposal for public comment – Week of November 10
 - Close public comment – November 30
 - Submit policy proposal to Governor's Office – Week of December 8
 - Receive Governor's decision – Late December

Guidelines for Listening Session Participation

- Constructive Feedback
 - Offer feedback that is focused, specific, and aimed at improvement.
- Active listening
 - Listen with the intent to understand.
- Awareness of shared time
 - Be mindful of the time and the space taken in discussions.
 - Allow others the opportunity to contribute.
 - Please stay on topic.
- Respectful sharing
 - Please share your thoughts respectfully and considering the views and opinions of others.
 - Avoid interrupting others.
 - Questions are welcome.
- Actively engage in discussions and provide feedback.
 - Timely contributions are essential to the success of this effort; please respect deadlines for comments.

Framing the Conversation: Cost-Shifting Initial Policy Questions

- What should be the threshold deficit for cost-shifting?
- How much should be allowed to shift, balancing impact across the health care sector (*e.g.*, purchasers, consumers, providers, payers)?
- What is the mechanism for shifting the savings responsibility?
- What timeline should be set for shifting?
- How should the shifting mechanism be enacted (*e.g.*, statute, executive order, agency policy – which agency or agencies)?

Framing the Conversation:

Medicare Advantage Initial Policy Questions

- What approaches should be considered for the calculation of utilization reductions through Medicare Advantage programs?
- What level of upfront investment would be necessary for Medicare Advantage plans to implement programs?
- What eligibility criteria should be required for Medicare Advantage plans to participate?

Public Comments

Each speaker will have 3-5 minutes to speak to their comments.
This session will be recorded.