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VOLUME III  
ISSUE 10

APRIL 5, 2018

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*Weekly Refresher*

“Never believe that a few caring people can't change the world. For, indeed, that's all who ever have.”

- Margaret Mead

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# Guilford Gazette

**Serving:** Savage, Kings Contrivance, North Laurel, Jessup, and Guilford

## Residents Angry Over County Response to Patuxent River Trail Park Development



Howard County Executive Allan Kittleman on the left and on the far right Valdis Lazdins, Director Department of Planning and Zoning during the Town Hall Meeting regarding development in the area of the Patuxent River Trail Park. (Photo by **Ricardo Whitaker**)

by **Ricardo Whitaker**  
Guilford Gazette

Last week at Hammond High School over 60 local residents attended a town hall meeting with County Executive Allan Kittleman to discuss plans to erect a mini storage facility off of Old Guilford Road, at the nexus of Guilford and Kings Contrivance, in an area that has been used for hiking and bicycling since the early days of Columbia.

Local residents complained that the area, located near the Patuxent River Trail, was idyllic before the bulldozers came. The concern from most of the vocal residents in attendance at the meeting focused on the future safety with moving cars integrating with walkers and bicyclists.

The other issues were the perception of serenity being exchanged for commercialization; and the lack of notice to the community

that a commercial entity was moving near the park.

Kittleman opened the meeting by framing the issues and introducing key actors in the zoning and planning processes. He sidelined himself for most of the two-hour meeting, allowing the stakeholders and residents to discuss and debate the issues.

At the front of the residential firing squad were two men who fared well under pressure – Valdis Lazdins, director of the Howard County Department of Planning and Zoning and Michael P. Meisel, a principal with the development group Poverni Sheikh Group LLC.

Lazdins and Meisel fielded questions from residents. While the meeting remained civil, there was a visible thread of anger and disappointment exhibited by some residents.

Pete Barnes of Kings Contrivance spoke  
**(ANGRY Continued on page 4)**

# Publisher's Notes

## In Every Election Cycle We Awake from Hibernation

Recently, I attended a community meeting intently watching a match between a commercial developer and the community. They were at odds with each other, and the county government was stuck in the middle. Looking at the surface, I saw the role of government as the broker of pre-existing regulations and laws. It was not the county's job to stop the developer, but to direct them regarding regulations and procedures. In this case, it did not appear that the government had a role in considering what the local residents might want.

The argument was about a property at the crossroads of Guilford and Kings Contrivance that is adjacent to county open space, which has been used as park land. The property, a stone house, which in all respects was a residence, was also in a redevelopment zone.

The park in the middle of this break in harmonious relations, is the Patuxent River Trail Park, and except for the house and the park itself, everything nearby is commercial. Of course, when a visitor is in the park, the commercial aspect of the area is blocked by trees, shrubs, a rustic bridge, and various babbling brooks; and well, there was the quaint stone house.

There seemed to be an assumption by residents who live nearby, and frequent the park, that the government had their best interests at heart, never expecting that their beloved oasis would be bulldozed for the establishment of a new business — in this case a mini storage facility.

Every four years or so, the collective electorate places men and women in high public office to represent them in legislatures, executive offices, and courts. Too often, after that patriotic duty is exercised, except for national politics, most of us go back into political hibernation, completely trusting the Republican or Democrat (in most cases) whom we put into office.

That is not to suggest that anyone in Howard County government did anything wrong, or for that matter, that they did anything right. The issue really is this: To what level do we hold our local elected representatives accountable and to what degree do we educate ourselves on the issues — both hidden and in plain sight?

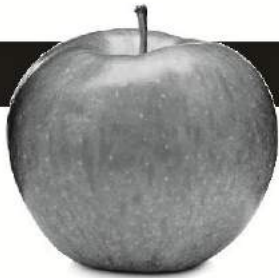
In my years of community involvement and reporting, I have found that communities function well together when there is a crisis. We are good at extinguishing fires, but we do not fare as well with continuing dialogue, following the actions of our elected officials, or keeping abreast of news and information regarding our immediate surroundings.

While we elect politicians to represent us, we cannot very well expect their undying devotion to our causes, especially when our causes are not specifically voiced. So now I am thinking that it may be time for a paradigm shift.

Before fires arise, we should come together to discuss our community values and be proactive, using as many available methods as possible. In this way, we can communicate what we want for our neighborhoods to those whom we have given the power to make a difference — or in this case, the power to maintain the status quo.

*Ricardo L. Whitaker*

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The memorable stone house, pictured left, along the Patuxent River Trail has been demolished to make way for a mini storage facility. (Photo: Courtesy, **Friends of the Guilford Industrial Historic District**). Also, Kings Contrivance resident Pete Barnes seen gesturing towards Howard County officials and developers, vehement in his stance against commercial development near a local scenic park. (Photo by **Ricardo Whitaker**)

(**ANGRY** Continued from page 1)

out vehemently several times against the construction of the storage facility. At one point in the meeting, Barnes was challenged by another man dressed in a suit, standing in the back of the room. He asked, "If you're so animated about this situation, why didn't you buy the property?"

This exchange occurred after Barnes asked Meisel, "Is this the final solution, or am I just wasting my time here?" The exchange caused a small uproar with no direct response to the question. Kittleman stepped in to quell the disturbance, asking Meisel to answer Barnes' question.

In the mix, Councilmember Jen Terrasa (District 3) spoke up, laying down the gauntlet. She asked, "If we could streamline this process, would you sit down with CA [Columbia Association] and the county?"

Meisel agreed, saying, "We are willing to work with CA and the county to discuss options."

The challenger to Barnes, when questioned privately by this reporter, identified himself as a resident of Kings Contrivance, but refused to provide his name for the record. He explained that the developer should not need to defend their actions because they have the legal right to build on the property near Old Guilford Road.

He spoke of a similar situation where he had an opportunity to preserve an area by partnering with another concerned individual to buy the property in question.

According to Lazdins, the land where the developer intends to build is private land; and Old Guilford Road is a public road that allows vehicular traffic.

The area in question is an M1 Re-development Zone, but an old stone house, a private residence, was there, providing no obvious clue to residents that the area could be used for commercial purposes.

According to Lazdins, "The property extends all the way up to Guilford Road," but there is no frontage or access from that road. Residents are calling for an easement to allow traffic to move directly from Guilford Road to the proposed facility, rather than have traffic come through the park area.

If Guilford Road were made accessible, there is a possibility of safety hazards, according to traffic engineers who work for the county.

Meisel reiterated that the property is privately owned and that all due diligence was done to follow county guidelines, protect the watershed, and provide safety to visitors of the trail.

Meisel said, "Traffic into a storage facility is negligible." He added, "Of

all the types of facilities that could be built here, this is the least impactful. This is the most palatable for people."

Approximately 60 residents attended the meeting and around 10 representatives from County government and CA. Several notables in attendance were Christiana Rigby, Hiruy Hadgu, and Gene Ryan who are all running to fill replace the vacating Jen Terrasa for the Howard County Council District 3 seat.

Terrasa is stepping down due to term limits. She is looking to replace the retiring Frank S. Turner as Maryland State Delegate for District 13.

Community activists in attendance included Wayne Davis, who heads Friends of the Guilford Industrial Historic District; Becky McKirahan, who heads Why Not Jessup?, a group working to secure High School #13 at the Mission Road site; Susan Garber who is fighting industrial development in Savage; and Bessie Bordenave, President of the Harriett Tubman Foundation, who continues work to preserve the building and the history of the defunct Harriett Tubman High School, an historically segregated school for African Americans.

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# Employment

## Black Women Outpacing Black Men in Labor Force



Photo by Bruce Mars

### Employee and employer premiums for medical care benefits in 2017

April 2 is National Employee Benefits Day. Medical care coverage is typically one of the most expensive benefits for employers to provide. It's not cheap for employees either. The median monthly premium paid by employees of small (1 to 49 workers) private establishments for single coverage was \$127.75 in 2017. That compares with \$100.00 for single coverage in small state and local government organizations.

### The share of Blacks in the labor force is increasing

The share of Blacks in the total labor force has been on the rise since 1972, when data on Blacks were first collected. In that year, there were 8.7

million Blacks (about 10 percent) out of a total of 87 million people in the U.S. labor force. By 2016, Blacks made up 19.6 million (or 12 percent) from a total of 159.2 million people in the labor force. BLS projects the Black labor force will reach 21.6 million (12.7 percent) from a total of 169.7 by 2026.

### Black women are projected to have a larger share of the Black labor force than Black men in 2026

In 1972, Black men made up 55.3 percent of the Black labor force, and Black women made up 44.7 percent. In the last four decades, the share of Black men in the labor force has declined, while the share of Black women has increased. In 1988, both men and women made up an equal share of the Black labor force. From

1989 to 2000, the share of Black women increased to 53 percent and the share of Black men declined to 47 percent.

The rates for both women and men have stabilized since then. BLS projects these rates to be relatively flat in the 2016–26 decade.

*Information provided by the U.S. Bureau of Labor Statistics.*

The **Guilford Gazette** is offering a job board in the coming weeks.

Business owners, if you want to list your local jobs here, call 301-792-1843 or email [info@GuilfordGazette.com](mailto:info@GuilfordGazette.com)

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# Crime

## HCPD Crime Bulletin—Local Area Only

MON, APR 2, 2018

**Theft from vehicle/  
vehicle break-in**

Mar. 28-29 overnight  
Laurel, 20725: 100 block  
of Laurel Race Track  
Road, Mar. 28-29 over-  
night, unclear if anything  
was stolen

**Mar. 29**

**Laurel, 20723:** 9000 block  
of Maier Road, Mar. 29  
11:22 a.m., wallet  
8800 block of Gorman  
Road, Mar. 29 11:38 a.m.,  
radio

**Mar. 30-Apr. 1 overnight  
Columbia, 21045:** 5700

block of Thunderhill Road,  
Mar. 30-Apr. 1 overnight,  
two vehicles: cash  
5800 block of Morningbird  
Lane, Mar. 30-Apr. 1 over-  
night, four vehicles: cash

**Mar. 31**

**Elkridge, 21075:** 7200  
block of Washington  
Boulevard, Mar. 31 6:56  
p.m., purse

**Apr. 1**

**Savage, 20763:** 8800  
block of Foxborough  
Drive, Apr. 1 4:56 p.m.,

stereo system

**Vehicle theft**

**Columbia, 21045:** 7300  
block of Mossy Brink  
Court, Mar. 29 9:00 a.m.  
2011 Acura TL

Jessup, 20794: 7200 block  
of Montevideo Road, Mar.  
29 6:11 p.m.

International Navistar Box  
Truck

**Columbia, 21045:** 5900

block of Tamar Drive,  
Mar. 30 11:12 p.m.  
2012 Honda Insight, tags  
MD/9CK3363

**Columbia, 21046:** 9300

block of Snowden River  
Parkway, Mar. 31 4:06  
a.m. | Police responded for  
a report of a male suspect  
who had gained access to a  
2008 Toyota Prius without  
permission and was at-  
tempting to start it. The  
suspect was arrested.

**ARRESTED:** Alexander  
Robert Merchak, 35, of  
Goldfinch Court in Ellicott  
City, charged with at-  
tempted motor vehicle  
theft, rogue and vagabond,  
destruction of property,  
and trespassing

(**CRIME** Cont'd on page 8)

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# Calendar

**Columbia Democratic Club**

Wednesday, April 11, 2018, 7:00 pm  
 Jeffers Hill Community Center  
 6030 Tamar Drive  
 Columbia, Maryland  
 Email: ColumbiaDemClub@gmail.com  
 CATEGORY: POLITICS & GOVERNMENT

**Savage Historical Society**

Monday, April 16, 2018, 7:00 pm  
 Faith and Ministry Center  
 9032 Baltimore Street  
 Savage, Maryland  
 Email: FrostysPen@gmail.com  
 TOPIC: "A Savage Legend: Benny Mardones."  
 PRESENTER: Kathy Hackley Shubert  
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 CATEGORY: SPECIAL EVENT

**Board of Education Candidates' Forum**

Saturday, April 21, 2018, 10:00 am—12:00 pm

Miller Branch Library  
 9421 Frederick Road  
 Ellicott City, Maryland

DESCRIPTION: Come join us for Town Hall meeting to ask your questions. We are planning to have all Howard of County Board of Education candidates at the forum. The town hall meeting is part of an ongoing effort to allow Community wide participation in guiding the future of the School System in Howard County.  
 CATEGORY: POLITICS & GOVERNMENT

**Ridgely's Run Spring Spring Event**

Saturday, May 5, 2018, 9:00 am—12:00 pm  
 8400 Mission Road  
 Jessup, Maryland  
 DESCRIPTION: Join our community in welcoming Spring! We are hosting a combination Vendor, Craft and Yard Sale at the Community Center. Spots are \$15 each. Held Rain or Shine.  
 Contact Ms. Bessie to reserve your spot at 443-280-1935

*(CRIME Cont'd from page 7)*

THU, MAR 29, 2018

**Theft from vehicle**

**Elkridge, 21075:** 7000 block of Troy Hill Drive, Mar. 28 7:39 p.m., tools stolen

**Elkridge, 21075:** 7100 block of Dorsey Run Road, Mar. 28 11:29 p.m., bag stolen

**Savage, 20723:** 10000 block of Washington Blvd, Mar. 29 4:44 a.m., vehicle entered, tires stolen

**Vehicle theft**

**Savage, 20763:** 8700 block of Bollman Place, Mar. 28 10:32 a.m.  
 04 Chevrolet C4500 OH/PEX9239

WED, MAR 28, 2018

**Robbery**

**Elkridge, 21075:** White Oak Motel, 6100 block of Washington Boulevard, Mar. 27 10:53 a.m.

An adult male victim reported he was in a room with a female subject when an acquaintance of the female's entered the room, displayed a knife, assaulted the victim, and stole cash

before fleeing with the female. No serious injuries were reported. The investigation is ongoing.

**Theft from vehicle/ vehicle break-in**

**Savage, 20763:** 9800 block of Washington Boulevard, Mar. 26-27 overnight, multiple vehicles: various items

**Elkridge, 21075:** 7100 block of Dorsey Run Road, Mar. 27 1:44 p.m., multiple vehicles: unclear if anything was stolen

TUE, MAR 27, 2018

**Residential burglary**

**Elkridge, 21075:** 5000 block of Landing Road, Mar. 26

Unknown suspect(s) gained entry to two sheds on the property and stole two all-terrain vehicles, two dirtbikes, and tools. Theft from vehicle

**Elkridge, 21075:** 7100 block of Old Waterloo Road, Mar. 25-26 overnight, tools

**Laurel, 20723:** 9900 block of Washington Boulevard, Mar. 26 3:20 p.m., credit cards



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# School News

## HCPSS Superintendent Lays Out New Safety Plan

Dear Community,

At the end of last week, the Howard County Police Department (HCPD) announced on social media that they would be formalizing a long-standing effort of expanding police visits to schools. While I have personally received a great deal of positive feedback supporting this effort, I have also heard some concerns from the community about increased police presence in our school buildings and the role of School Resource Officers (SRO) and patrol officers. I want to help remove the impression that a police presence represents a threat or is in response to an emergency.

The efforts of police officers to visit schools as part of their regular responsibilities is something that has been occurring for approximately 30 years and something even Police Chief Gary Gardner did as a patrol officer in the late 1980s. Thursday's announcement by the HCPD seeks to formalize a process of police officers better understanding the school communities they serve and build relationships with our school leaders. There are many benefits to this program:

- Just as our partnership with Howard County Fire and Rescue serves to help our children feel safe and understand the role that firefighters play in a community, the presence of police officers as mentors in our buildings make them a critical part of the safety of that environment.
- School administrators, staff, students and community members get to know the officers that are serving the school's community.
- Officers become familiar with the school's floor plan in preparation for responding to an emergency. There is not a budgetary impact on HCPSS.

I have encouraged police Chief Gardner to work with school administrators to establish times that students, staff, and members of the community may have opportu-

nities to get to personally know the officers making visits. Over the next few days, you will hear more from your Principal.

Over the past few days, several students and community members have expressed concerns about the relationship between our schools and police and it's important to address those to help alleviate these concerns.

- Officers do not have the authority to enact disciplinary measures on students. The processes around officer response remain the same as they have always been - to respond to a perceived or active threat.
- Officers are not involved in identifying students who may be undocumented citizens.

Officers will not be permitted in schools if they purposely adopt an intimidating or threatening presence. If students or parents feel there has been an incident of misconduct, they should feel free to contact the school principal or [Office of Safety and Security](#).

Our SROs have become a part of the school family in our high schools and some middle schools. The overwhelming majority of feedback that I receive from students and school staff is that the presence of SROs has made a positive impact.

I am very sensitive to the fact that some members of our community, especially in our communities of color, may have concerns based on what they have witnessed in schools in other parts of the country. In Howard County, we have made great strides to strengthen law enforcement's relationship with schools, including integrating the work being done by Dr. Kevin Gilbert, our Director of Diversity, Equity and Inclusion, to provide trainings for SROs around restorative practices, cultural proficiency, and bias.

This particular initiative is only a piece of the much larger safety puzzle.

- The County Executive announced a commitment to provide funds to repair and replace doors at high schools and double the number of School Resource Officers

assigned to middle schools.

- We are reviewing system policies and procedures related to safety including possible changes to staff training to include active shooter response and tactics for staff intervention with student altercations.
- The Emergency Operations Plan for schools is being updated to make it streamlined and easier to use during an emergency.
- Our proposed operating budget adds nurses and social workers to increase mental health supports.

We have begun the process of installing the buzzer systems found in our elementary and middle schools into each of our high schools.

Creating a safe and welcoming learning environment requires the efforts of everybody - strong leadership from our school administrators and staff, comprehensive and effective student supports, proper professional learning around diversity and restorative practices, and strong partnerships with our families and community partners.

As Superintendent, it is my job to oversee the safety and wellbeing of every student and staff member. We will continue to address threats in a transparent manner while ensuring the confidentiality of those involved.

We will also continue to partner with the community on ways through which we can provide better supports for our families and secure our schools. More information about our efforts can be found on our [safety website](#) and I encourage you to continue to stay in touch with your questions and concerns.

Thank you for collaborating with me to keep our schools safe.

Sincerely,

Michael J. Martirano  
Interim Superintendent

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# Health

## State Legislators Working to Fix the Healthcare Gap



At the State House in Annapolis, Maryland, lawmakers are crafting health insurance bills to compensate for the healthcare gaps created by recent White House executive orders.

by **Layne Litsinger**  
Capital News Service

ANNAPOLIS, Maryland -- The Maryland Legislature is working to enact a number of crucial bills that would counteract healthcare policy changes at the federal level.

The measures generally fall into three categories: applying for a federal-funds waiver; creating a reinsurance pool based on approval of the waiver; and implementing an individual insurance mandate.

At a healthcare rally Feb. 21, lawmakers, advocates and healthcare consumers gathered to push for this legislative package to progress in order to protect the state financially and maintain affordable insurance policies.

A lead sponsor of the legislation in the House of Delegates, Delegate

Joseline Peña-Melnyk, D-Anne Arundel and Prince George's, told fellow lawmakers these proposals are not perfect, but they work for the state.

"It's a very important tool in the tool kit," said Peña-Melnyk, who pointed out that these measures will keep people enrolled and insured.

Vincent DeMarco, the president of the Maryland Citizens' Health Initiative advocacy group and a strong supporter of these healthcare proposals, said this is a "very important way to protect Maryland healthcare and build on the ACA ... and make Maryland a great state for healthcare."

### Filing for a 1332 waiver

A pair of companion bills, Senate bill 1267, sponsored by Sen. Thomas Middleton, D-Charles, and House bill

1795, sponsored by Peña-Melnyk, would require the Maryland Health Benefit Exchange to apply for a 1332 waiver.

A 1332 waiver allows a state to find a way to develop high quality, affordable health insurance while retaining the basic protections of the Affordable Care Act, according to the U.S. Centers for Medicare and Medicaid Services.

In order to apply for this waiver, the state must have acting legislation, and these bills would serve as the needed legislative mandate, according to a fiscal policy analysis. This waiver could be approved for a five-year period and then continually renewed.

Maryland would be one of the first states to use this tool, said Sen. Brian Feldman D-Montgomery. "With the  
(**HEALTHCARE** Continued on page 15)

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<b>Abilify™</b>	\$2994.49 <small>Typical US Brand Price for 15mg x 112</small>	<b>VS</b>	<b>Aripiprazole*</b> \$86.00 <small>Generic Price for 15mg x 112</small>	<b>Zetia™</b>	\$994.42 <small>Typical US Brand Price for 10mg x 100</small>	<b>VS</b>	<b>Ezetimibe*</b> \$81.00 <small>Generic Price for 10mg x 100</small>
<b>Celebrex™</b>	\$743.17 <small>Typical US Brand Price for 100mg x 100</small>	<b>VS</b>	<b>Celecoxib*</b> \$87.00 <small>Generic price for 100mg x 100</small>	<b>Januvia™</b>	\$1151.87 <small>Typical US Brand Price for 100mg x 84</small>	<b>VS</b>	<b>Sitagliptin Phosphate*</b> \$136.00 <small>Generic Price for 100mg x 84</small>



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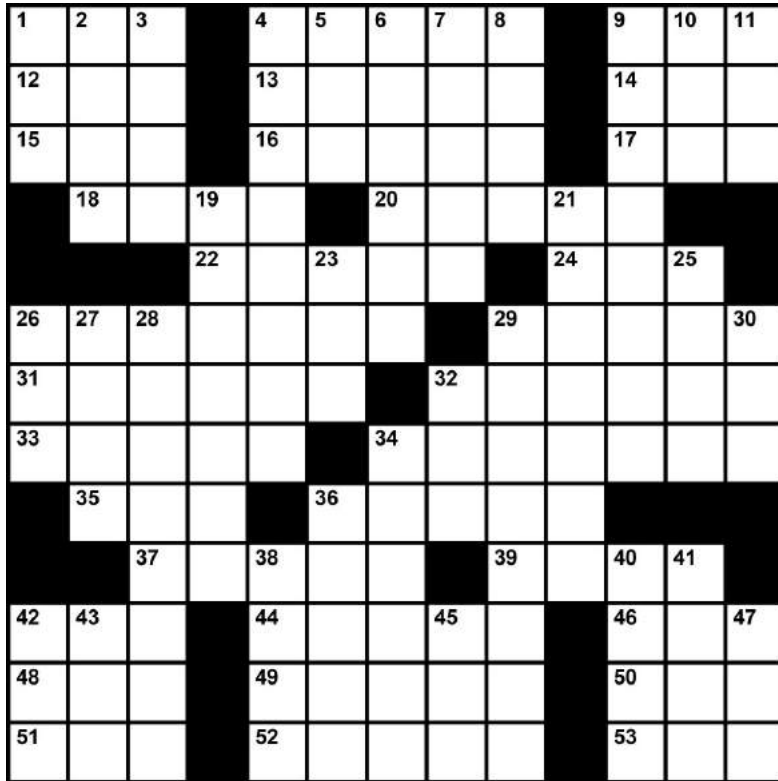
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# Comics / Puzzles

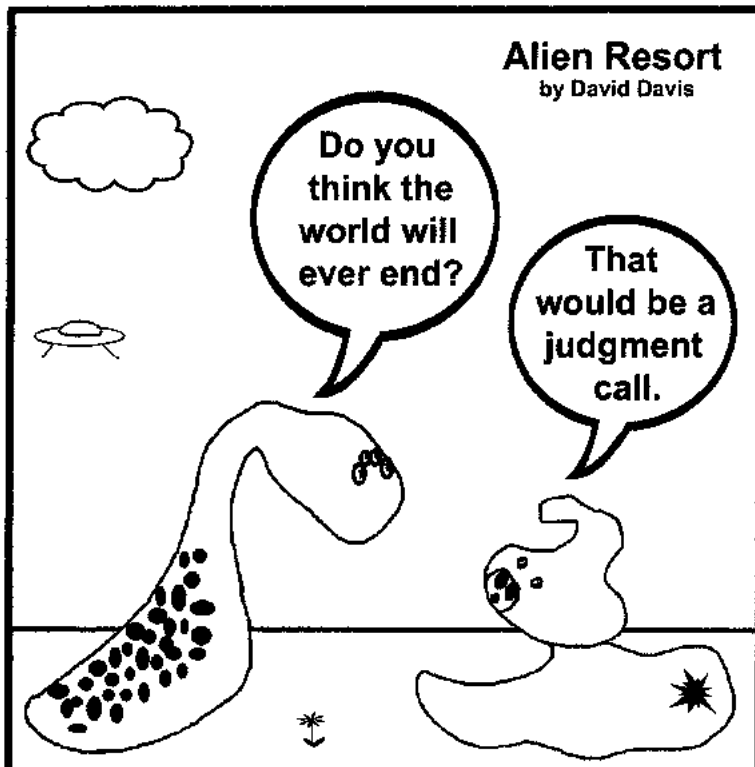


**Across**

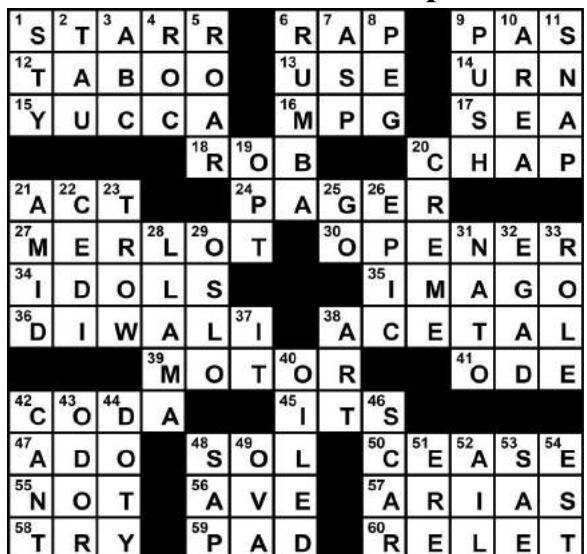
1. Moose
4. Meat on a stick
9. Wrong \_\_ of the stick
12. Barbie's beau
13. Make amends (for)
14. Paltry amount
15. Adam's partner
16. Roman shields
17. Low card
18. Right on!
20. Puppy-love
22. Say cheese!
24. Driver's location
26. Online sales channel
29. Statistic
31. Affairs
32. Caricature
33. Biblical mountain
34. Pigeon coop
35. You're it game
36. Woman who tells fortunes
37. Bird homes
39. Wildcat
42. Show \_\_\_\_
44. Nigerian
46. Vein contents
48. Victorian \_\_\_\_
49. State in India
50. Musical aptitude
51. Roadside sign
52. Young seal
53. Caustic substance

**Down**

1. Barely manage, with "out"
2. Impose
3. Leg joint
4. Native a of a region on the India-Pakistan border
5. Plus the others
6. Fabric of uneven yarn
7. Cavern, in poetry
8. Merci \_\_\_\_ coup
9. Attractive
10. This instant
11. Twosome
19. Alley
21. Majestic
23. \_\_\_\_ in his kiss
25. Madrid and Paris cash
26. Occupied a certain position
27. Give out
28. Windfalls
29. Miner's light (2 words)
30. NY baseballer
32. Show grief
34. Neglect
36. Secret supply
38. Irish playwright
40. Yuletide
41. Bone picture
42. Plead for
43. Portfolio part, in brief
45. Baseball's Maglie
47. It comes before long



**Solution to last week's puzzle**



**(HEALTHCARE** *Cont'd from page 12)*

waiver there is opportunity for a longer-term fix (for healthcare).”

The analysis also stated that the Maryland Health Benefit Exchange is already working on the application, and the waiver fees will come out of its budget.

House bill 1795 has passed on the floor of the Senate and the House. Senate bill 1267 passed in the Senate and on its way to passage in the House.

**Reinsurance and funding**

Another pair of companion bills introduced by Middleton and Peña-Melnyk, Senate bill 387 and House bill 1782, focus on healthcare funding and a one-year plan to stabilize the insurance market in the state.

These bills go hand-in-hand with the application for the 1332 waiver, and would provide the funding for the insurance program for fiscal year 2019, if the state receives the waiver.

They also would require the Maryland Health Insurance Coverage Protection Commission to study and make future recommendations on individual and group health insurance market stability.

These bills are expected to pass this session with a few amendments, Feldman told Capital News Service.

According to the fiscal policy analysis, reinsurance is insurance for insurers to protect against any potential significant losses. Reinsurance mainly covers more expensive cases

such as transplants or traumatic injuries.

This set of bills are the state funding piece of the package legislation. With the repeal of tax on insurance at the federal level, this bill reclassifies the funding to a state tax.

While the state does not need the waiver to establish a reinsurance program, it would maximize the ability of the state to capitalize on funding reinsurance to prevent rates from skyrocketing, according to the analysis.

Senate bill 1782 passed in the Senate and the House; House bill 387 remains in a committee awaiting a vote.

Hogan has expressed support for the reinsurance provisions.

“This legislation is the direct result of good faith negotiations and dialogue among the governor’s office, the presiding officers, and legislative leaders, and is designed to stabilize healthcare costs for Marylanders,” said Shareese Churchill, a spokeswoman for Hogan. “As the governor has made clear countless times, multiple federal administrations and Congress have failed on this issue, but the state of Maryland will not.”

**Individual healthcare mandate**

One pair of measures, with perhaps a lesser chance of passing, would establish an individual health insurance mandate in fiscal year 2019, and a mandatory payment for those who choose to not buy insurance.

Under the legislation, Senate bill 1011, sponsored by Feldman, and House bill 1167, sponsored by Peña-Melnyk, funds from the mandate could be used toward purchasing coverage under a new Health Insurance Down Payment Initiative, according to a fiscal policy note.

Maryland Comptroller Peter Francho, a Democrat, and the Maryland Health Benefit Exchange would also have to create a specified system for this downpayment initiative by Jan. 1, 2020.

The mandate would require an individual to pay a yearly minimum of the greater of \$695.00 per adult and \$347.50 per child younger than 18, or up to 2.5 percent of their income. These individual rates could be adjusted annually for inflation.

Mandate funds could be used in the first or second years of the program as a down payment toward coverage, which taxpayers can decline. The bill makes exceptions to the mandate for lower-income taxpayers and some others.

Chet Burrell, CEO of CareFirst BlueCross BlueShield, shared his uncertainty over this legislation and enforcing a mandate for healthcare in his testimony on Feb. 21.

“There is likely to be more complexity in administering this than meets the eye...(this) will help some but not as much as you may think,” said Burrell.

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