



Consumers for Affordable Health Care

Advocating the right to quality, affordable health care
for all Mainers.

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Testimony in Support of LD 564, *An Act to Improve Access to Civil Legal Service*

Ann Woloson, Executive Director, Consumers for Affordable Health Care

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Senator Carney, Representative Moonen and distinguished members of the Joint Standing Committee on Judiciary.

I am Ann Woloson, Executive Director, at Consumers for Affordable Health Care (CAHC), a nonpartisan, nonprofit organization that advocates for Maine people to be heard, respected, and well-served in a health system that provides coverage, access and quality, affordable care to all.

CAHC is designated by Maine's Attorney General as Maine's Consumer Assistance Program (CAP). The CAP program provides toll-free and in-person access to certified application counselors and trained individuals who help Mainers understand their health coverage options and apply and enroll in private health insurance. The program also provides assistance to Mainers in appealing inappropriate health insurance denials and connects people to safety net programs, including sliding scale clinics, hospital free care and prescription drug assistance programs, when necessary, in an effort to help meet health care needs. CAHC also serves as the Ombudsman Program for Maine's Medicaid program, MaineCare, and helps people with applying for and navigating the enrollment process for MaineCare coverage. It is from our experience assisting Mainers in navigating health care systems and coverage programs that we offer the following comments in support of LD 564, An Act to Improve Access to Civil Legal Services.

Last year, Maine's Consumer Assistance Program (CAP) fielded over 5,800 calls with Mainers who needed assistance navigating Maine's health insurance and coverage options. People who call the CAP often are low wage workers, some who are self-employed, or are not provided health coverage through their employment. We also hear from Mainers who may be offered coverage but who are unable to afford the coverage they need because it is too expensive. Often, we hear of other issues Mainers are facing, trying to make ends meet. We have heard from people who need to forgo the coverage, health care or medicine they need in order to meet other basic needs. People have shared with us the difficulties they face trying to keep a roof over their heads or food on the table, while at the same time having to deal with debt collectors or other unfair collections practices. While we do our best to assist Mainers in need, our ability navigate these and other complicated issues people might be facing while in crisis, is limited.

Demand for the services we provided has increased – as does the need for assistance beyond the scope of what we help with. We often refer people to and depend on legal aid services entities to help Mainers who need assistance beyond what we are able to provide. For example, we refer older Mainers in need of help understanding or dealing with a denial of coverage under Medicare or who are dealing with some kind of financial abuse to Legal Services to the Elderly. We will connect people with limited income who are in jeopardy of being evicted or who are being denied other services they are eligible for to Pine Tree Legal or

Maine Equal Justice. These groups have the legal aid expertise that Mainers, especially Mainers living in poverty or near poverty need but may otherwise go without. Maine's civil legal aid groups truly help Mainers during times of crisis – Mainers who might otherwise lose their home, go hungry, or unnecessarily experience some other form of harm.

More resources for civil legal aid would help our state to address the very real and growing needs of Mainers with low income. LD 564 would help to increase the capacity of Maine's civil legal aid organizations and help ensure more Mainers who need legal help, especially during times of crisis, have access to the justice needed to avoid further hardship and improve their lives.

Thank you.