

Terry C.
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LD 1077

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Terry C.
Biddeford
CAP Funding Testimony

Testimony in Support of LD 1077, "An Act to Fund Consultation Services to Ensure Affordable Health Care for Maine Residents"

April 4, 2023

I support this bill because I directly benefited from Maine's Health Insurance Consumer Assistance Program, which helped me obtain affordable health insurance coverage.

I was recently looking for health care coverage for myself as my job was eliminated and I lost health insurance coverage as a result. I called Maine's Health Insurance Consumer Assistance Program HelpLine for help finding cost effective, adequate health care coverage. In our initial call, I gave the CAP HelpLine staff member an overview of what I was hoping to find. She listened and provided me with a road map based on what I told her. The CAP staff person presented various options based on the good questions she asked me. She was very patient, understanding and resourceful, helping me weigh the pros and cons of the various choices without steering me in one particular direction. She really seemed like she had my best interests at heart. When I spoke with the CAP HelpLine staff member, she asked pointed questions to better understand my personal circumstances versus just taking a cookie cutter approach. She was unbiased, transparent about what each option involved, and made me aware of the short and long term considerations for my various health insurance coverage options.

The CAP HelpLine staff member was empathetic, knowledgeable and compassionate. With her listening skills, she was able to provide solutions and advice that anyone in my position would find very helpful. I was impressed with her offer of follow-up assistance should I need it. If I ever need to refer somebody to the CAP HelpLine, I will feel confident that its staff members could help. This type of awesome support says a lot about the organization as a whole. The health insurance arena is challenging and I can attest that the CAP HelpLine is what's needed in our country and what's needed in our community. I have 100 percent respect and gratitude for the help the CAP HelpLine gave me.