

Susan Morton
Yarmouth
LD 1077

Sue Morton, Yarmouth
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.

In January of 2022, my PCP ordered a 28 day cardiac monitor which was placed by a
preferred in network provider where I had a referral. I was told I had insurance
approval for this test. I was called by monitor company after placement and told the
company was out of network and insurance would deny the claim. I could pay out of
pocket and not use insurance or go through insurance and appeal the denial. Through
multiple calls over next several months with my insurance company, pcp office,
cardiology office and with the monitor company, I worked on gathering information
to understand what happened. It was confusing and discouraging.

I contacted Maine's CAP HelpLine. The CAP HelpLine staff helped me prepare to
file an appeal and gave me knowledge I wouldn't have otherwise had, such as looking
closely at my health insurance policy regarding coverage and how to request my
administrative record from all parties involved. The CAP HelpLine staff knew how to
take what I was telling her and make a plan for next steps for the appeal. The CAP
gave me renewed hope that I had somebody in my corner — somebody that really
knew what they were doing.

Please continue to fund the CAP HelpLine and its appeals work to provide support to
all that need it. It is a valuable service.