

State of Maine | 131st Legislature
Joint Standing Committee on Health Coverage, Insurance and Financial Services
Testimony of Hannah A. Hudson on behalf of Maine Primary Care Association
April 4, 2023

Supporting:

LD 1077, “An Act to Fund Consultation Services to Ensure Affordable Health Care for Maine Residents”

Sponsored by President Jackson

Senator Bailey, Representative Perry, and members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services, I am Hannah Hudson, Policy and Communications Manager at Maine Primary Care Association (MPCA).

MPCA is a membership organization that includes all of Maine's 20 Community Health Centers (CHCs), also known as Federally Qualified Health Centers (FQHCs). Maine's CHCs make up the largest independent primary care network in the state, providing high quality and equitable primary and preventive medical, behavioral, and dental health services for over 200,000 people (1 in 6 Mainers) at more than 70 service delivery sites in all 16 Maine counties.

We strongly support LD 1077 and thank President Jackson for bringing this legislation forward.

Section 1002 of the Affordable Care Act (ACA) established Consumer Assistance Programs (CAPs) to help people enroll in and effectively use their health insurance. CAPs play a critical role in ensuring consumers can find health insurance and are able to access the benefits they are entitled to.¹

In Maine, Consumers for Affordable Health Care (CAHC) was designated as Maine’s Consumer Assistance Program by the Attorney General and Superintendent of Insurance in 2011. However, federal funding has not been available to support this work since 2016. LD 1274, passed in the 129th Legislature, provided state funding to the CAP for two years. This funding was renewed for another two years by the 130th Legislature. If the Legislature does not act now, funding for the CAP will end later this year.

Enrolling in coverage and navigating health plans can be confusing and overwhelming for many people, especially for those experiencing transitions in employment, other life changes, or managing serious or chronic health conditions. LD 1077 provides ongoing funding for Maine’s Consumer Assistance Program and ensures these critical services remain available to help Maine people enroll in and navigate private health coverage and access the care they need.

MPCA has consistently supported outreach and enrollment efforts throughout the state related to MaineCare, Medicare, and the Affordable Care Act (ACA). We provide direct support to individuals within CHCs who do this work and maintain a network of resources outside of the CHCs for referral support. We also connect health centers to national resources and link potential patients with health centers if they need assistance obtaining health insurance (e.g., older adults who experience gap periods before Medicare kicks in.) Given our work in this area, we understand the critical role that CAHC plays and are grateful for their presence in our state.

¹ [CMS Consumer Assistance Program](#)

MPCA is closely monitoring the conclusion of the Public Health Emergency (PHE), which will bring about the end of several temporary authorities adopted at the federal and state level during the COVID-19 pandemic. Included in this is the expiration of the continuous coverage requirement authorized by the Families First Coronavirus Response Act (FFCRA), which will be the single largest health coverage transition event since the first open enrollment period of the Affordable Care Act.

The availability of CAP services will be especially important over the next year, as 65,000 to 90,000 Mainers are expected to lose MaineCare coverage during the PHE unwinding, many of which will require assistance learning about and transitioning to private health coverage.²

On behalf of Maine's Community Health Centers, thank you for considering our comments. Please do not hesitate to contact me directly at hhudson@mepca.org with any follow up questions.

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² [End of the Medicaid Continuous Coverage Requirement: Implications for Maine](#)