



Maine Community Action Partnership Supports LD 1077, An Act to Fund Consultation Services to Ensure Affordable Health Care for Maine Residents

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Senator Bailey, Representative Perry and members of the Committee on Health Coverage, Insurance and Financial Services. I am Megan Hannan, Executive Director of the Maine Community Action Partnership and we support LD 1077, "An Act to Fund Consultation Services to Ensure Affordable Health Care for Maine Residents."

For more than 50 years, Community Action has served as a dynamic and community-based force in addressing the causes and conditions of poverty throughout Maine and the country. Our ten Community Action Agencies (CAAs) deliver programs and services for people with low- and moderate-income, including the Home Energy Assistance Program, or HEAP; workforce development; the current rental relief program; Head Start and more. Above all, our Mission is about equity: in economic opportunity, education and the opportunity to succeed.

Community Action Programs across the state play a vital role in providing outreach and education in an effort to assist Maine Families in obtaining health insurance coverage. Community Action Programs often rely on Maine's Health Insurance Consumer Assistance Program (CAP) for information regarding changes in Maine's health insurance Marketplace. Community Action staff involved in providing assistance to Mainers in need of health coverage often attend trainings convened by the CAP regarding Maine's health insurance Marketplace including annual changes in plans and coverage and adjustments to Maine's Marketplace (CoverMe.gov). Community Action Program navigators often reach out to CAP staff for help with complicated cases where different family members might be eligible for different coverage, depending on family size and income.

We are particularly concerned about how the end of the public health emergency will effect health insurance coverage for families who have relied on MaineCare during the pandemic. Many of the families are now back to work and will no longer qualify for MaineCare and will need help transitioning to private coverage on Maine's Marketplace. Beginning May 2023, Maine DHHS will redetermine eligibility for an estimated 17,000 households, representing approximately MaineCare 31,000 members, each month through next April 2024. It is estimated that 90,000 Mainers could lose MaineCare – people who work but are not offered or who cannot afford employer-based coverage. Most will be able to purchase coverage through the Marketplace but will need help sorting through their options and enrolling in coverage, especially people in rural areas who don't have ongoing access to the internet. Maine's CAP will likely play an important role in helping people to transition to private Marketplace who may otherwise become uninsured.

Please support LD 1077. Thank you.

¹ <https://www.maine.gov/dhhs/ofi/programs-services/unwinding-phe>