



Alliance for Addiction and Mental Health Services, Maine
The unified voice for Maine's community behavioral health providers

Malory Otteson Shaughnessy, Executive Director

Testimony in Support of LD 1077

**“An Act to Fund Consultation Services to Ensure Affordable Health Care
for Maine Residents.”**

Sponsored by President Troy Jackson

April 4, 2023

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Good afternoon Senator Bailey, Representative Perry, and esteemed members of the Health Coverage, Insurance and Financial Services. My name is Malory Shaughnessy and I am the Executive Director of the Alliance for Addiction and Mental Health Services. The Alliance is the statewide association representing the majority of Maine's community based mental health and substance use treatment providers, providing services to over 80,000 Maine men, women, and children. The Alliance advocates for the implementation of sound policies and evidence-based practices that serve to enhance the quality and effectiveness of our behavioral health care system.

On behalf of the Alliance, I am here today to speak in support of LD 1107, “An Act to Fund Consultation Services to Ensure Affordable Health Care for Maine Residents.” Consumer Assistance Programs (CAPs) play a critical role in ensuring that consumers can find health insurance and are able to understand AND access the benefits to which they are entitled. The need for consumer assistance programs is greater than ever due to a rapidly changing policy landscape and increases in the cost of health coverage, including coinsurance.

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.

Consumer assistance programs are helpful not only in helping people enroll in coverage but also in helping people appeal inappropriate denials of coverage. Eligibility criteria for private Marketplace coverage and subsidies, and for public coverage differs - and can be a confusing undertaking. And for those struggling with mental health and substance use issues, it can be especially daunting.

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.

Enrollment assistance works. Maine needs to continue supporting consumer assistance that provides one-on-one assistance to educate individuals about healthcare programs, including private insurance options. Finally, LD 1107 will help those beginning their recovery journey get the health care they need to accomplish their goals. Please vote Ought to Pass on LD 1107. Thank you and I am happy to answer any questions you may have for me.