



53 Baxter Boulevard, Suite 202 | Portland, ME 04101
Phone: 866-554-5380 | Fax: 207-775-5727 | TTY: 877-434-7598
aarp.org/me | me@aarp.org | twitter: @aarpmaine
facebook.com/aarpmaine | instagram.com/aarpme

April 4, 2022

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

Greetings Senator Bailey, Representative Perry and members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services. I am Bridget Quinn, Associate State Director on Advocacy and Outreach for AARP Maine.

AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. On behalf of our more than 200,000 members statewide, thank you for the opportunity to share testimony. Today I am testifying in favor of LD 1077: An Act to Fund Consultation Services to Ensure Affordable Health Care for Maine Residents.

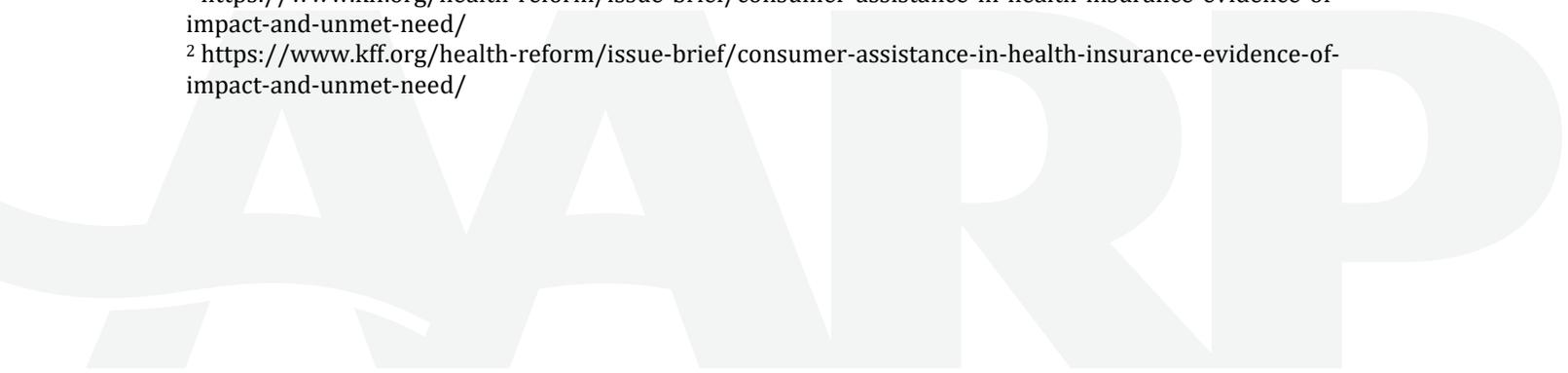
An August 2020 report from the Kaiser Family Foundation, "Consumer Assistance in Health Insurance: Evidence of Impact and Unmet Need" noted that nationally 18% of consumer who looked for coverage received consumer assistance in the past year but "another 12% tried to find help but did not get it."¹ The same report further states, "Among consumers who received help 62% said they did not understand their coverage options and 52% said the process of applying was too complicated to complete on their own." When consumers sought out help, "94% of consumers who got assistance said it was very or somewhat helpful." Finally, "Many consumers sought help from the same assisters in previous years."²

LD 1077 assures that health care insurance information continues to be available to all Mainers by extending funding for consumer support. Originally established in 2019 by LD 1274, Consumer Assistance Programs (CAPs), required by the Affordable Care Act, were established to help people enroll in and use their health insurance effectively. Since then, the Maine CAP, Consumers for Affordable Health Care, has provided a range of needed services such as:

- Collecting, tracking and quantifying inquiries regarding health insurance and problems encountered by consumers;

¹ <https://www.kff.org/health-reform/issue-brief/consumer-assistance-in-health-insurance-evidence-of-impact-and-unmet-need/>

² <https://www.kff.org/health-reform/issue-brief/consumer-assistance-in-health-insurance-evidence-of-impact-and-unmet-need/>



- Educating consumers on their rights and responsibilities with respect to health insurance coverage;
- Assisting consumers with obtaining health insurance coverage by providing information, referrals or other assistance;
- Providing information to the public about the services of the consumer assistance program through a comprehensive outreach program and a toll-free telephone number

If no action is taken funding for the Consumer Assistance Program will end later this year. This will be incredibly detrimental to Mainers particularly with the ending of the Medicaid Continuous Coverage Requirements. It is predicted that at the end of the redetermination process between 65,000 to 90,000 Mainers may lose their MaineCare coverage.³

AARP Maine works closely with Consumers for Affordable Health Care, and commends the work it does to support Mainers 50- 64 and their families who are navigating the health care system. CAHC is the go-to resource for trusted information.

LD 1077 ensures easy-to-understand, common-sense solutions for consumers. I urge this committee to support LD 1077. If you have questions for me I can be reached at bquinn@aarp.org or at 207-272-8563. Thank you.

Bridget Quinn
AARP Maine

³ https://www.maine.gov/dhhs/sites/maine.gov.dhhs/files/inline-files/Presentation_0.pdf