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## **Testimony in Support of LD 1955: An Act to Require Hospitals and Hospital-affiliated Providers to Provide Financial Assistance for Medical Care**

Greetings Senator Baldacci, Representative Meyer and members of the Joint Standing Committee on Health and Human Services. I am Bridget Quinn, Associate State Director of 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 nearly 200,000 members statewide, thank you for the opportunity to share testimony. Today, I am sharing testimony in support of LD 1955.

LD 1955 seeks to provide support to those of a low-income in accessing healthcare by increasing eligibility for Maine's Free Care program and improving accessibility and transparency for the program. Though many older adults are covered through programs such as Medicare "in 2020, nearly four million adults ages 65 and older reported having unpaid medical bills."<sup>1</sup> Older adults who have an "annual household income between 100 and 200 percent of the federal poverty level," are more likely to have unpaid medical bills and have medical debt.<sup>2</sup>

Further, adults 50-64 had the highest share of age groups reporting having medical debt (12%).<sup>3</sup> These adults

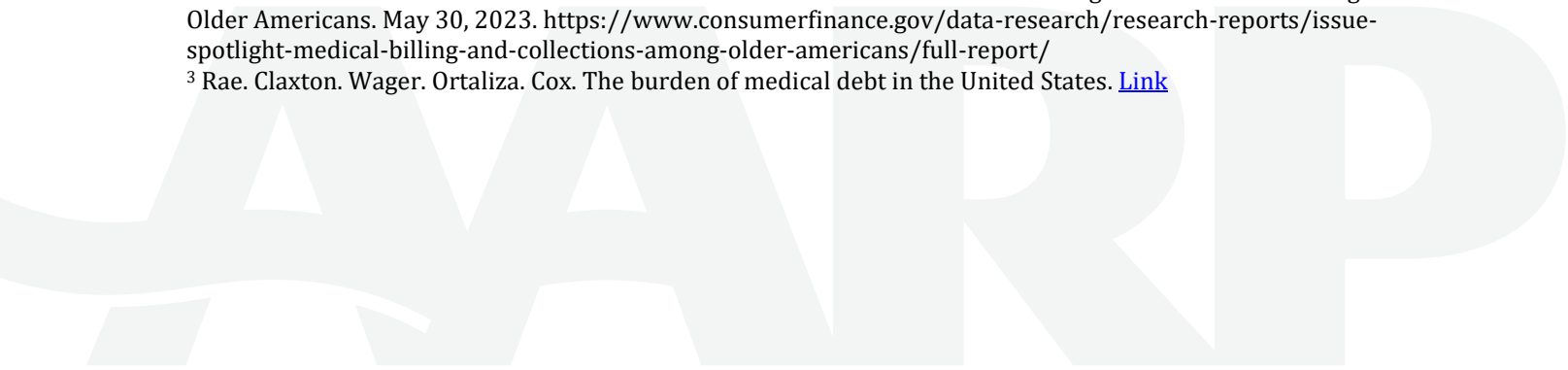
Many older adults also cite that navigating billing and programs is difficult when seeking care. "Older adults face a complex billing system with a high likelihood of errors and inaccurate bills. Complaints submitted to the CFPB involving Medicare commonly cite inaccurate billing as a source of unpaid medical bills in collections. Consumers who reported having multiple sources of insurance were especially likely to note problems with inaccurate billing." Provisions in LD 1955 that will prohibits certain collections actions for

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<sup>1</sup> Consumer Financial Protection Bureau Office for Older Americans. Medical Billing and Collections Among Older Americans. May 30, 2023. <https://www.consumerfinance.gov/data-research/research-reports/issue-spotlight-medical-billing-and-collections-among-older-americans/full-report/>

<sup>2</sup> Consumer Financial Protection Bureau Office for Older Americans. Medical Billing and Collections Among Older Americans. May 30, 2023. <https://www.consumerfinance.gov/data-research/research-reports/issue-spotlight-medical-billing-and-collections-among-older-americans/full-report/>

<sup>3</sup> Rae. Claxton. Wager. Ortaliza. Cox. The burden of medical debt in the United States. [Link](#)



at least 240 days after a patient receives a bill will provide more time for patients and hospitals to navigate this complex system and determine if patients are eligible for free care and prevent them from inaccurate collections.

AARP supports policy that encourages hospitals to provide free care to people who are indigent and lack access to health insurance coverage, it should be required that hospitals freely disclose information about charity care and discounts available to qualified patients. LD 1955 makes these necessary changes to ensure more Mainers will be able to access the care they need.

We urge this committee to support LD 1955 thank you for your time. If you should have questions, I can be reached at [bquinn@aarp.org](mailto:bquinn@aarp.org) or at 207-272-8563.

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