



TESTIMONY of Megan Diver  
Vice President  
Maine Energy Marketers Association

**BEFORE THE JOINT STANDING COMMITTEE ON  
Health Coverage, Insurance and Financial Services  
In Support of  
*LD 558 An Act to Strengthen Consumer Protections by Prohibiting the Report of Medical Debt on  
Consumer Reports*  
And  
*LD 1030 An Act Regarding the Reporting of Medical Debt on Consumer Reports***

Senator Bailey, Representative Gramlich, and members of the Health Coverage, Insurance and Financial Affairs Committee, my name is Megan Diver, I am the Vice President of the Maine Energy Marketers Association (MEMA).

MEMA is a trade association composed of approximately 300-member companies and more than 5,000 direct and 5,000 jobs in the energy delivery and servicing businesses. Our members are delivering heating oil, biofuels, motor fuels, propane, pellets and kerosene, and offering service and installations on the equipment that utilizes these fuels. MEMA also provides heating, ventilation, air conditioning, and refrigeration (HVAC-R), education and training to hundreds of Mainers each year at our Technical Education Center (MTEC) located in Brunswick.

I am here today to submit testimony in support of LD 558 and 1030, while both bills are similar and both would help, LD 558 would be the most helpful on this issue.

MEMA has a self-funded health insurance plan for our association members, we work hard to provide a quality plan at an affordable cost and yet members still identify health care costs as a top concern, and we have seen both members and employees face debilitating health care debt. If this affects those of us with good insurance, this affects everyone. The leading cause of bankruptcy for people with health insurance is health care expenses.

Medical debt is not like other debt and it becomes harmful to consumers by allowing credit impairments. Health care debt is not incurred by irresponsible spending decisions, in the vast majority of situations it is not planned or avoidable. Destroying credit is an extreme tactic that impacts real people due to no fault of their own.

MEMA does a great job with lower out-of-pocket limits than many other small employer plans, employees still could face \$6,000 or more out-of-pocket in a year and when care extends beyond a single calendar year that can double or more creating financial burdens most simply can't manage. If any services are out-of-network the exposure climbs even higher. Even lower deductibles and out-of-pocket limits by today's standards are still significant out-of-pocket expenses.

Our association members identify health care costs as a top concern, and we have seen both members and employees face debilitating health care debt. This is a widespread problem that affects us all, even companies that provide health insurance to their employees.

I respectfully ask you to support L.D. 558 and or LD 1030 and protect the people of Maine from medical credit impairments.

Thank you.