



American Cancer Society Cancer Action Network
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<https://www.fightcancer.org/states/maine>

Testimony of American Cancer Society-Cancer Action Network and Maine Public Health Association In OPPOSITION TO: LD 893 “An Act to Exempt Nonprofit Agricultural Membership Organizations from Insurance Requirements”

Thursday, March 13, 2025

Senator Bailey, Representative Gramlich, and members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services. On behalf of the American Cancer Society-Cancer Action Network (ACS-CAN) and Maine Public Health Association (MPHA) we write in opposition to LD 893: “An Act to Exempt Nonprofit Agricultural Membership Organizations from Insurance Requirements.”

ACS-CAN is the nonprofit, nonpartisan advocacy affiliate of the American Cancer Society that advocates for evidence-based public policies to reduce the cancer burden for everyone. MPHA is the state’s oldest, largest, and most diverse association for public health professionals; our mission is to advance the health of all people and places in Maine.

Research from the American Cancer Society consistently demonstrates that adequate and affordable health insurance is a key determinant in cancer survival. Uninsured and underinsured individuals are less likely to receive recommended screenings and are more likely to be diagnosed at later, less treatable stages. Nearly 10,490 Mainers will be diagnosed with cancer this year, and more than 88,000 Mainers living today have a history of cancer. They deserve health coverage that will be there when they need it, not plans that may leave them financially devastated in the face of this serious illness.

Exempting Farm Bureau plans from insurance regulations also undermines the broader insurance market. These plans are likely to attract younger, healthier individuals, leaving older and sicker individuals in the ACA-regulated market. This segmentation drives up costs for those who rely on comprehensive coverage, increasing premiums and making it harder for individuals with greater medical needs to afford coverage.

Furthermore, these plans create confusion for consumers. Many assume that if they purchase a health plan, it will provide the same protections and benefits as an ACA-compliant plan. Even with disclaimers, the reality is that most consumers do not fully understand the limitations of these plans until they face a health crisis. The financial burden of unexpected medical costs does not disappear; it is shifted to hospitals, providers, and ultimately, to those with comprehensive coverage, leading to higher premiums across the board.

Maine has a strong history of protecting consumers in the health insurance market. Indeed, this committee has previously and rightfully rejected this bill on several occasions. In 2021, this committee voted LD 1628 “Ought Not to Pass,” and just last session, in 2023, this committee again voted LD 896 “Ought Not to Pass.” Both of these bills were nearly identical to the one before us. There is no new justification for reversing those prior decisions. This bill remains a threat to the stability of Maine’s health insurance market and to the health of Maine residents, particularly those with pre-existing conditions like cancer.



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As outlined above, this committee has repeatedly recognized the dangers posed by Farm Bureau plans and similar unregulated arrangements. We urge you to maintain your commitment to Maine patients and consumers by voting “Ought Not to Pass” on this bill once again.

Thank you for your time, and I would be happy to answer any questions.