

## **Testimony in Support of LD 782, ” An Act to Amend MaineCare Financial Eligibility Requirements”**

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Good Afternoon Senator Ingwerson, Representative Meyer and members of the Joint Standing Committee on Health and Human Services. My name is James Myall, and I am a Policy Analyst at the Maine Center for Economic Policy. I am here before you to testify in support of LD 782, “An Act An Act to Amend MaineCare Financial Eligibility Requirements.” MECEP supports LD 782 because it would provide more economic stability to Mainers by modestly expanding access to the MaineCare program.

The provisions in LD 782 would increase MaineCare income eligibility levels modestly for Mainers with disabilities, those over age 65, and parents and caretakers of children. In doing so it would standardize income eligibility levels for most adults at 138% of the federal poverty level, the same eligibility level for adults without children under the Affordable Care Act’s Medicaid Expansion. This recognizes that even Mainers just above the federal poverty level are often struggling to get by and need help affording medical expenses.

We also support the increase in the age limit for lawfully present New Mainers to qualify for MaineCare from 21 to 23. Again, this is a modest but meaningful change for those impacted. The ACA allowed children to use their parents’ health care plan until age 26, in recognition of the fact that young adults would benefit from the extra stability as they embark on new careers and start new families of their own. While LD 782 does not go as far as the ACA in this regard, it will still be helpful to many New Mainers.

Finally, the increase to the asset limit is simply a long-overdue adjustment to account for the effects of inflation. The current statutory limit of \$8,000 and \$12,000 had roughly the same value when they were enacted in 2001 as the new proposed \$15,000 and \$25,000 limits will have in 2025.<sup>1</sup> We would suggest amending the bill to include automatic future increases for inflation each year as well.

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<sup>1</sup> MECEP calculation using the Consumer Price Index for Urban Consumers.

MaineCare is a popular program that delivers services efficiently and effectively to its members. Expanding and simplifying the income eligibility levels and updating the asset tests, as proposed in LD 782, will strengthen this program and allow more Mainers to benefit from the economic stability it provides.

We urge you to vote "ought to pass" on the legislation. Thank you and I'll be happy to take any questions.