



**Testimony of Marge Kilkelly on Behalf of
the Maine Council on Aging to the
Committee on Health Coverage, Insurance,
and Financial Services**

**In Favor of LD 843 An Act to Continue Funding for the
Health Insurance Consumer Assistance Program**

Submitted April 26, 2025

Thank you Senator Bailey, Representative Mathieson, and Members of the Committee on Health Coverage, Insurance, and Financial Services.

My name is Marge Kilkelly, and I am a Policy Consultant for the Maine Council on Aging (MCOA) which is a broad, multidisciplinary network of over 140 organizations, businesses, municipalities, and older community members working to ensure we can all live healthy, engaged, and secure lives with choices and opportunities as we age at home and in community settings. The MCOA is a unifying force across sectors that is creating a new narrative about aging and older people in Maine with the goal of building local, statewide, and national support for the systemic changes needed to support our new longevity.

**I am testifying in Favor of LD 843 An Act to Continue Funding for the Health Insurance
Consumer Assistance Program.**

The complexities of health care coverage are daunting. The windows to access coverage are short and the consequences of the wrong coverage decision can be devastating. The ability to access impartial information and guidance from a source not affiliated with an insurance company is essential. Consumer Assistance Programs (CAPs) help people enroll and also get referrals to services available at reduced costs.

CAPs were established under the Affordable Care Act (ACA) but have not received federal funding since 2016. In 2019, the legislature directed the Attorney general to contract with a nonprofit, independent health insurance consumer assistance organization to operate the CAP; the funding has been renewed every two years since and we believe it should be renewed again.

About 20% of Maine's population is between the ages of 50 and 64. These are prime ages for employment discrimination based on age, which can result in the temporary loss of health insurance. Individuals without health insurance before Medicare are more likely to delay or forgo preventative care or actually needed medical care, leading to poorer health conditions when they can finally enroll in Medicare. Thus, it's critically important that older adults who lose health insurance before becoming eligible for Medicare have assistance in finding and enrolling in a health insurance.

CAP services are especially critical this year as we face uncertainty from the federal government about premium supports, enrollment periods and possibly other changes.

The support provided to consumers does not end at enrollment. When an insurance claim is denied and a large bill is looming people it can be overwhelming. CAP funding provides the critical information

people need to understand their rights and empowering them to take action to address denials including submitting complaints to the Bureau of Insurance.

Maine is a leader in providing accurate up to the minute information for health care consumers. CAP funding assures Mainers have well-advertised one-stop access to the resources and advocacy they need to navigate their health coverage options.

I urge your support of LD 843.