

Kelly Martin

Cumberland County

Testimony in support of LD 843, An Act to Continue Funding for the Health Insurance Consumer Assistance Program.

To Members of the Joint Standing Committee on Health Coverage, Insurance, and Financial Services. My name is Kelly Martin. I am here to provide comments in support of LD 843, An Act to Continue Funding for the Health Insurance Consumer Assistance Program.

I had surgery last November. Prior to the surgery, I confirmed coverage of the surgery with my employer and the hospital. I also had two appointments prior to the surgery. In March of 2024 I received the first bill from the hospital for \$10,500- the total cost of the surgery. I was told by my insurer and the hospital that the hospital was not considered an in-network hospital.

This was a very stressful time. This was new a new health coverage plan with a new employer. As a cancer survivor, I needed coverage.

My first call was to the Maine Bureau of Insurance, which normally handles such issues here in Maine. The BOI asked me if my employer's health insurance plan is self-funded. I didn't know what that meant. I eventually found out that the insurance plan I'm on through my employer is self-funded which means the Federal Department of Labor, not BOI regulates the plan. There were no state of Maine agencies that could help me understand what was going on and what I could do about it.

Trying to understand what was going on took an enormous amount of time, effort and research. It was very discouraging. I spent multiple hours a day researching online to figure out what to do. It became my life.

Luckily, I found Maine's Consumer Assistance Program. The CAP HelpLine staff member I spoke with was the first person who understood what was happening. They listened to my story and looked at all the information and documents I collected. A few days later they were asking for more information. That was huge that someone called me back and said they wanted to hear more. It was the boost I needed at that point because I was so down.

The HelpLine staff helped me file an appeal with my insurance company and employer. Because the self-funded plan is set up and run by my employer, I was appealing and disputing the bill with my own employer, which was crazy to me. Eventually, we needed to file a complaint with the Department of Labor. CAP staff drafted the complaint and were with me every step of the way. Eventually, the entire bill was paid! But that wasn't the end of my story. Months later after a routine mammogram, I got another bill! Because the CAP had worked so hard helping me get in touch with DOL, I was prepared. DOL was now aware of the issues with my plan and ready to make it right. I contacted DOL and the new bill was covered as well. Not only was this good news for me, but also for others who may have been experiencing issues with this plan.

This health care system can be so discouraging. Alone, I felt like I had no real power. The Consumer Assistance Program listened to me. Their kindness and expertise really kept me going. It was so important. It was definitely a blessing. The team on the CAHC HelpLine are awesome, they really are.

I think there are a lot of Mainers in similar situations who don't have the resources or time to spend hours researching federal and state insurance laws and I hope more Mainers can know about the Consumer Assistance Program and get the assistance they need too.