



April 29, 2025

Health Coverage, Insurance, and Financial Services Committee
Cross Building-Room 220
Augusta, ME 04333

Dear Co-Chairs Bailey and Gramlich, and Health Coverage, Insurance, and Financial Services committee members,

The Leukemia & Lymphoma Society (LLS) is pleased to submit the following testimony to the Health Coverage, Insurance, and Financial Services Committee **in favor of LD 843**, "An Act to Continue Funding for the Health Insurance Consumer Assistance Program." and respectfully ask that the committee **vote ought to pass**.

At LLS, our mission is to cure blood cancers and improve the quality of life of patients and their families. LLS exists to find cures, ensure treatment access, and improve survivorship for blood cancer patients.

The Consumer Assistance Program HelpLine is integral in Maine in helping patients secure high-quality access to treatment and improve survivorship.

In 2023, the Consumer Assistance Program HelpLine fielded nearly 7,300 calls and emails from people throughout Maine. Assistance provided by the CAP included:

- Helping people understand their coverage options, including people without insurance and people experiencing transitions in coverage, such as losing an employer-based health plan;
- Application and enrollment assistance for private health insurance plans, including subsidized Marketplace coverage;
- Helping people understand their rights and responsibilities under their insurance contract and empowering them to take action;
- Helping people challenge denials and access coverage for medically necessary services and treatments, including help with submitting complaints to the Bureau of Insurance and filing internal and external appeals.
- Referrals and application assistance for other programs, including hospital free and sliding-scale care, prescription assistance programs, and
- Trainings and technical assistance to Maine Enrollment Assistants, brokers, and other enrollment and healthcare professionals.

Availability of CAP services will be critical over the next year, as anticipated changes at the federal level will reduce eligibility for Marketplace subsidies. Other proposed federal changes could shorten enrollment periods and make other changes to Marketplace plans and enrollment processes that people will need additional support to navigate.

Enrolling in coverage and navigating health plans can be confusing and overwhelming for many people, especially for those experiencing transitions in employment, other life



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changes, or managing serious or chronic health conditions. LD 843 provides ongoing funding for Maine Consumer Assistance Program. It ensures these critical services remain available to help Maine people enroll in , navigate private health coverage, and access the care they need.

Mainers need this program now more than ever.

LLS urges the committee to pass LD 843.

Sincerely,
Ernie Davis
Senior Director, Northeast State Government Affairs
ernie.davis@lls.org