



53 Baxter Boulevard, Suite 202 | Portland, ME 04101  
Phone: 866-554-5380 | Fax: 207-775-5727 | TTY: 877-434-7598  
aarp.org/me | me@aarp.org | twitter: @aarpmaine  
facebook.com/aarpmaine | instagram.com/aarpme

April 29, 2025

**AARP Maine in support of LD 843 An Act to Continue Funding for the Health Insurance Consumer Assistance Program**

Greetings Senator Bailey, Representative Mathieson, and members of the Committee on Health Coverage, Insurance and Financial Services. My name is Bridget Quinn, Associate State Director of Advocacy and Outreach for AARP Maine.

AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. On behalf of our nearly 200,000 members statewide, thank you for the opportunity to share testimony today. I am testifying in support of LD 843.

A 2023 KFF survey found that more than one-third (36%) of all insured adults said it was somewhat or very difficult for them to understand what their insurance will and will not cover.<sup>1</sup> Among survey respondents who reported a coverage issue, when an issue arose, only about 3% took action by contacting their State's Consumer Assistance program. Further survey results have shown that most privately covered individuals did not know they had a Consumer Assistance Program available in their state.

Survey results showed that many people seek direct one-on-one communication to resolve issues with their health insurance. In Maine, a key provider of that type of support is the Consumer Assistance Program (CAP). KFF's brief reports "CAPs still operating today have not been supported by federal grant funding since 2012, effectively eliminating the only federally funded assistance program available to consumers with employer coverage. Several have ceased operations due to lack of funding."

Maine's health care consumers rely on our CAP. In 2023, Consumer Assistance Program Helpline fielded nearly 7,300 calls and emails from people throughout Maine. At AARP, we occasionally field calls from individuals looking for support to understand their coverage, navigate a transition in coverage, and understand marketplace options. We have referred these individuals to Maine's Consumer Assistance Program knowing that they are a trusted resource where these individuals can get the support they need.

---

<sup>1</sup> <https://www.kff.org/private-insurance/issue-brief/navigating-the-maze-a-look-at-health-insurance-complexities-and-consumer-protections/>

LD 843 provides the needed ongoing funding to Maine's Consumer Assistance Program. This is critical for individuals potentially navigating a confusing and overwhelming moment in trying to understand their coverage. We cannot allow Maine to be a state that ceases this support for our vulnerable consumers.

For this reason, we urge the committee to support LD 843. Thank you for the opportunity to testify.

Bridget Quinn  
AARP Maine