

State of Maine | 132nd Legislature Joint Standing Committee on Health Coverage, Insurance and Financial Services Testimony of Hannah Hudson on behalf of Maine Primary Care Association April 29, 2025

Supporting: LD 843, "An Act to Continue Funding for the Health Insurance Consumer Assistance Program"

Sponsored by Senator Tipping

Senator Bailey, Representative Mathieson, and members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services, I am Hannah Hudson, Director of Policy at Maine Primary Care Association (MPCA).

MPCA is a membership organization that represents Maine's Community Health Centers (CHCs), also known as Federally Qualified Health Centers (FQHCs). Maine's CHCs make up the largest independent primary care network in the state, providing high quality and accessible primary and preventive medical, behavioral, and dental health services for over 200,000 people (1 in 6 Mainers) at more than 100 service delivery sites in all 16 Maine counties.

We strongly support LD 843 and thank Senator Tipping and the co-sponsors for bringing this legislation forward. Section 1002 of the Affordable Care Act (ACA) established Consumer Assistance Programs (CAPs) to help people enroll in and effectively use their health insurance. CAPs play a critical role in ensuring consumers can find health insurance and are able to access the benefits they are entitled to.¹ In Maine, Consumers for Affordable Health Care (CAHC) was designated as Maine's Consumer Assistance Program by the Attorney General and Superintendent of Insurance in 2011.

Enrolling in coverage and navigating health plans can be confusing and overwhelming for many people, especially for those experiencing transitions in employment, other life changes, or managing serious or chronic health conditions. LD 843 provides ongoing funding for Maine's Consumer Assistance Program and ensures these critical services remain available to help Maine people enroll in and navigate private health coverage and access the care they need.

MPCA has consistently supported outreach and enrollment efforts throughout the state. We provide direct support to individuals within CHCs who do this work and maintain a network of resources outside of the CHCs for referral support. We also connect health centers to national resources and link potential patients with health centers if they need assistance obtaining health insurance. Given our work in this area, we understand the critical role that CAHC plays and are grateful for their presence in our state.

On behalf of Maine's Community Health Centers, thank you for considering our comments. Please do not hesitate to contact me directly at <u>hhudson@mepca.org</u> with any follow up questions.

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¹ CMS Consumer Assistance Program