



**Maine Medical
Association**



**TESTIMONY OF THE MAINE MEDICAL ASSOCIATION
AND
THE MAINE OSTEOPATHIC ASSOCIATION**

In Support Of

**LD 843- An Act to Continue Funding for the Health Insurance Consumer Assistance
Program**

Joint Standing Committee on Health Coverage, Insurance, and Financial Services
Room 220, Cross Building, Augusta, Maine
Tuesday, April 29th, 2025

Good Afternoon, Senator Bailey, Representative Mathieson, and Members of the Joint Standing Committee on Health Coverage, Insurance, and Financial Services. My name is Anne Sedlack, and I am the Director of Advocacy at the Maine Medical Association. I am submitting this testimony in support of LD 843- An Act to Continue Funding for the Health Insurance Consumer Assistance Program.

The Maine Medical Association (MMA) is a professional organization representing more than 4,000 physicians, residents, and medical students in Maine. MMA's mission is to support Maine physicians, advance the quality of medicine in Maine, and promote the health of all Maine people. The Maine Osteopathic Association (MOA) is a professional organization representing more than 1,200 osteopathic physicians, residents, and medical students in Maine whose mission is to serve the Osteopathic profession of the State of Maine through a coordinated effort of professional education, advocacy, and member services in order to ensure the availability of quality osteopathic health care to the people of this State.

The MMA and MOA's legislative committees have joined to advocate with one voice in support of LD 843.

Maine's Consumer Assistance Program provides vital services that help Mainers navigate the complexities of private health insurance coverage. As physicians, we see firsthand how important it is for our patients to have health insurance, to have a resource to help understand it, and to even have an advocate to help people challenge denials and access coverage for medically necessary services and treatments.

We also see how patients delay seeking care because they're confused about what their insurance covers or are frustrated due to a denied claim. This helps bridge that gap by offering free, unbiased support for all Mainers. It makes sure people understand their coverage options, get help enrolling in plans, and receive guidance when appealing denials for medically necessary care. In 2023 alone, they responded to nearly 7,300 calls and

emails from people across the state. This is a clear sign of both the widespread need of it and the program's impact on the public.

Ensuring access to medical care is a top priority for our organizations. Access is not just about provider availability but also about creating a system where people enroll, understand, and use their health insurance to get the best treatments possible. This is a critical tool in making sure that this can happen, and for these reasons, we hope you will support LD 843.

Thank you for considering the thoughts of Maine's physicians and public health community about LD 843. Once again, we urge you to support this bill.

Thank you,

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