



# Consumers for Affordable Health Care

Advocating the right to quality, affordable  
health care for all Mainers.

P.O. Box 2490  
Augusta, ME 04338  
Telephone: 1-800-965-7476  
Fax: 1-888-214-5233  
[www.mainecahc.org](http://www.mainecahc.org)  
[consumerhealth@mainecahc.org](mailto:consumerhealth@mainecahc.org)

## Testimony in Support of:

### **LD 1269, Resolve, to Study the Costs and Funding of a Universal Health Care Plan for Maine**

**May 14, 2025**

Senator Bailey, Representative Mathieson, and members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services, thank you for the opportunity to submit this testimony in support of LD 1269, a Resolve to Study the Costs and Funding of a Universal Health Care Plan.

My name is Kate Ende, and I am the Policy Director at Consumers for Affordable Health Care (CAHC), a nonpartisan, nonprofit organization that advocates the right to quality, affordable health care for every person in Maine. As designated by Maine's Attorney General, CAHC serves as Maine's Health Insurance Consumer Assistance Program (CAP), which operates a toll-free HelpLine. Our HelpLine fielded over 7,000 calls and emails last year from people across Maine who need help obtaining, keeping, using, or fixing problems with private health insurance or with accessing or affording health care services. CAHC also serves as the Ombudsman program for Maine's Medicaid program, MaineCare, and helps people apply for and navigate the enrollment process for MaineCare. It is with that background that we provide these comments.

Through our HelpLine, we frequently hear from people who are struggling to afford their medical bills and health care. Results from a survey released earlier this year show that these affordability barriers are widespread across Maine.<sup>1</sup>

In fact, nearly half of Mainers reported experiencing discomfort or pain for longer than they needed to, due to high healthcare costs and more than one-third of Mainers reported that they delayed or skipped going to the doctor when they were sick, due to costs.

Additionally, when Mainers do access care, many struggle to pay their medical bills, and often end up in debt.

- Nearly half of Maine households have medical debt and one in three Mainers struggled to pay for basic necessities, such as food, heat, or housing, within the past two years as a result of a medical bill.
- Nearly one in three Mainers have been contacted by a collection agency about a medical bill within the past two years.

Having health insurance, while important, also doesn't guarantee access to affordable care. Two at of three Mainers with medical debt report that they had insurance when they took on that debt and almost six out of ten Mainers with commercial insurance say they would be more likely to get medical services if the out-of-pocket costs were lower.

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<sup>1</sup> Examining Voters' Views Towards Health Care in Maine; Consumers for Affordable Health Care, March 2025.

We know all too well that our current health care system is broken. People call our Consumer Assistance HelpLine because they can't get coverage, or have questions about coverage, or because the coverage they do have isn't paying for the care they need. Their stories are heart-wrenching and incredible – it's hard to believe that in our nation of wealth and resources there are so many people struggling to get medical care. It is at best a patchwork system and too many people are falling through the cracks or have to work too hard to figure out the maze of programs and insurance companies and systems when it could all be much simpler, more efficient and more cost-effective.

We are supportive of the need to find a path forward and believe a comprehensive study that considers the body of research that has already been conducted on this issue and examines the feasibility of implementing a universal health coverage program, along with the costs and savings of such a program is an important next step. Thank you.