



Testimony of Marge Kilkelly for Legal Services for Maine Elders
Joint Standing Committee on Health Coverage Insurance and Finance Services
Feb. 26, 2026

Good afternoon Senator Bailey, Representative Mathieson and esteemed members of the Joint Standing Committee on Health Coverage Insurance and Finance Services

My name is Marge Kilkelly, and I am testifying on behalf of Legal Services for Maine Elders. LSE provides free legal help statewide for Mainers aged 60 and older when their basic human needs are at stake. Our clients are generally low-income, some with medically complex conditions.

LSE supports the concepts outlined in LD2208- An Act to Offset Federal Cuts to Health Insurance for Certain Maine Families and Seniors.

I want to focus my testimony on a specific part of this bill and a significant issue facing older Mainers aged 60 to 64 regarding health insurance.

The American Rescue Plan Act of 2021 and the Inflation Reduction Act of 2022 temporarily provided larger subsidy amounts to all eligible income levels through the Enhanced Premium Tax Credits (ePTCs). Congress failed to pass an extension of the ePTCs therefore they ended on Dec. 2025. Mainers experienced approximately \$26 million in increased premiums as a result of Congresses decision. This increase fell disproportionately on older rural people and families with incomes just over the 400% of poverty income level.

Maine Center for Economic Policy highlighted some of the scenarios in their October 2025 report *How the Congressional health care fight impacts Mainers*.

The following examples show just how much some Mainers could end up paying:

Scenario	Annual income	Annual premium with ePTC	Annual premium without ePTC	Increase
60-year-old couple with child age 25, Calais	\$107,000	\$9,177	\$47,300	415%
60-year-old couple, Fort Kent	\$85,000	\$7,200	\$38,490	435%
63-year-old couple, Bangor	\$50,000	\$1,730	\$3,370	95%

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Sec. 2 of this legislation creates a Health Care Stabilization Fund designed to offset the financial impact of the loss of the federal program.

We strongly support this provision. The cost increases outlined above forced many rural older Mainers to forego healthcare coverage because the costs were so far above their ability to pay.

We respectfully request the Committee to consider adding language to this bill that would authorize a ACA Special Enrollment Period to allow these individuals an opportunity to sign up for healthcare- which many would now be able to afford.

We are happy to assist the Committee in any way as you deliberate this critical legislation.