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February 26, 2026

**AARP Maine Testimony in neither for nor against of LD 2208 An Act to Offset Federal Cuts to Health Insurance for Certain Maine Families and Seniors**

Greetings Senator Bailey, Representative Mathieson and Members of the Committee on Health Coverage, Insurance and Financial Services. My name is Bridget Quinn, I am an Associate State Director of Advocacy and Outreach with AARP Maine. AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering people 50 and older to choose how they live as they age. On behalf of our nearly 200,000 members in Maine thank you for the opportunity to testify today.

As you know the changes outlined in H.R. 1 or the One Big Beautiful Bill Act (OBBBA) will bring changes to Maine. The effects of H.R. 1 affect healthcare, long-term care, nutrition assistance and the state's budget. AARP Maine is committed to being a resource as Maine begins to implement the new Medicaid requirements of the One Big Beautiful Bill Act (OBBBA) (P.L. 119-21). We seek to bring forward information for this committee to consider as you deliberate this bill. As you have heard the bill in front of you today will respond to some provisions in H.R. 1 and respond the ending of the enhanced premium tax credits. To support your considerations we offer research from AARP regarding these changes.

At AARP's request, Health Management Associates (HMA) estimated the enrollment and expenditure impacts of the One Big Beautiful Bill Act (OBBBA) provisions relating to Medicaid, the Supplemental Nutrition Assistance Program (SNAP) and the ACA Marketplace. The fact sheet included in my testimony is the result of this research. However, to highlight for the committee today I want to point to a few key points.

**On ACA Marketplace**

- The number of uninsured Mainers is expected to grow by 60% (over 50,000 people) between 2025 and 2030, driven by the OBBBA's Medicaid reductions, the expiration of the Marketplace enhanced premium tax credits, and other new Marketplace eligibility and enrollment restrictions.
- The expiration of the Marketplace enhanced premium tax credits in December 2025 will, in 2026, reduce federal funding to the state by \$42 million, decrease the state's



economy (gross domestic product, or GDP) by \$64 million, result in job losses of 500 people, and reduce state and local tax revenues by \$6 million.

- By 2030, Marketplace enrollment is expected to decrease by almost 33% in Maine, driven primarily by the expiration of the enhanced premium tax credits.

#### **On MaineCare**

- By 2030, OBBBA-related Medicaid enrollment losses will equal 9.5% of the 2025 MaineCare enrollment level.
- Rising uninsured rates driven by OBBBA-related Medicaid and Marketplace enrollment reductions could also result in other indirect state budget impacts (e.g., from rising provider uncompensated care costs, new administrative burdens tied to implementing community engagement, and other eligibility and enrollment requirements)

#### **On Rural Healthcare**

- Rural areas (almost 62% of Maine's total population in 20231) will bear a smaller share of OBBBA-related enrollment losses than urban areas (54% by 2030)

We share all of this with the committee for your consideration as you debate LD 2208 which attempts to shield Mainers from potential negative impacts from the ending of the enhanced premium tax credits and implementation of H.R. 1. The considerations in this legislation are important to protect Mainer's access to care however it is also at a time of constricted budget where allocations must be considered greatly. If this committee has any questions for me I can be reached at [bquinn@aarp.org](mailto:bquinn@aarp.org) or at 207-272-8563.

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