



Maine Developmental Disabilities Council

March 4, 2026

Dear Senator Ingwersen, Representative Meyer, and Members of the Joint Standing Committee on Health and Human Services: please accept this testimony, Neither For Nor Against of HP 1475, LD 2196 An Act to Lower Health Insurance Costs, Reduce Barriers to Health Care and Ensure Fair Prices for Health Care

My name is Nancy Cronin, and I am the Executive Director of the Maine Developmental Disabilities Council (MDDC)¹. I appreciate the opportunity to testify today.

I am testifying **Neither For Nor Against this bill**, not because I disagree with its goal. Health care is too expensive. Those who carry private insurance often shoulder the reality that many people cannot pay for care, while public programs such as Medicaid and Medicare frequently do not cover the full cost of services. As a result, the financial burden of the health care system is distributed unevenly across patients, providers, and payers.

Maine's health care system has also evolved significantly over time. Independent physician practices have increasingly been absorbed into larger health systems. While this consolidation has brought certain efficiencies, it has also increased bureaucracy and, in many cases, reduced the personal connection that has traditionally been central to the practice of medicine—the “art” within the medical arts. Many patients feel that insurance structures sometimes carry more influence in care decisions than the doctor-patient relationship itself. For these and other reasons, there are many aspects of our health care system that could benefit from thoughtful reform.

In another time, I might be here in support of a proposal like this. **However, today I am troubled by the context in which this reform is being considered.**

Across Maine, we are seeing hospitals struggle financially, and in some cases close or significantly reduce services. At the same time, access to care is becoming increasingly fragile:

- It is extraordinarily difficult for children with disabilities to obtain diagnostic evaluations because hospital-based clinics have closed or reduced services.

¹ Councils on Developmental Disabilities were created through the Developmental Disabilities Assistance and Bill of Rights Act (DD Act) in 1970. Maine's DD Council has been advocating with and for individuals with developmental disabilities for over 50 years. The DD Council is a federally funded, independent organization with members from across the state, including persons with disabilities, family members, and representatives of public and private agencies which provide services and/or funding for services for individuals with developmental disabilities. As required in federal law, we are involved in advocacy, capacity building and systemic change activities, with the goal that individuals with developmental and other disabilities of all ages are fully included, integrated, and involved in their communities and the decisions impacting their lives.

- Women in parts of Maine must drive hours to find a hospital willing to provide maternity care.
- Emergency departments are increasingly filled with individuals who cannot access adequate community-based supports. Even when they have MaineCare coverage, reimbursement often does not cover the true cost of care.

In many ways, hospitals are becoming the **downstream receptacle of broader system failures**. As costs rise and reimbursement remains inadequate, health systems are offering fewer services and access continues to shrink.

For that reason, my concern today is primarily about **timing and consequences**.

Is now the right moment to enact this change?

Is this the first step in fixing the broader problems in our health care system?

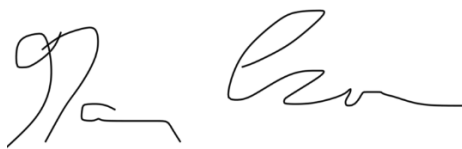
And importantly, **could this proposal unintentionally make access to care even worse** for people who are already struggling to obtain services?

These are questions I believe deserve careful consideration.

I appreciate the Committee's willingness to examine ways to improve Maine's health care system. I simply urge caution and thoughtful evaluation of how changes like this may interact with an already strained health care infrastructure.

Thank you for your time and for your service.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Nancy Cronin', with a stylized, flowing script.

Nancy Cronin

Executive Director

Maine Developmental Disabilities Council