



Testimony of Angela Cole Westhoff, President and CEO Maine Health Care Association

To the Joint Standing Committee on Health and Human Services

Neither For Nor Against

**LD 2196, An Act to Lower Health Insurance Costs, Reduce Barriers to Health Care and Ensure Fair Prices for Health Care**

Public Hearing: Thursday, March 5, 2026 at 1:00 PM

Good afternoon, Chair Meyer and Chair Ingwersen, and esteemed members of the Health and Human Services Committee, I am Angela Westhoff, President and CEO of the Maine Health Care Association (MHCA).

The MHCA represents more than 200 nursing homes and assisted living/residential care facilities across Maine. Our mission is to empower our members to ensure the integrity, quality, and sustainability of long-term care in Maine.

I offer testimony neither for nor against **LD 2196**.

There is no doubt this bill is brought forward with the best of intentions, seeking to address issues of excessive premiums, significant variations in costs of services, healthcare staffing shortages, and bureaucracy related to prior authorizations.

This bill brings these seemingly intractable issues into totality, forcing Maine to take a hard look at the costs of healthcare, the ability of government to regulate, and the see-saw effect regulations may intentionally and unintentionally befall to the consumers and the system.

While the Maine Health Care Association is NFNA the policy ideas presented, we remain deeply concerned that the passage of this bill as written will ignite a see-saw effect. While it is possible that if passed as written there may be some slight relief to consumers in one area; however, we must not ignore that any gains may come at significant expense to other sets of consumers, and other parts of the healthcare system, resulting in potential closure of services within health care and hospital systems.

Given that this is the short session and the timing of the bill's introduction, we would recommend that the Committee consider a study, instead of the passage of this bill. A study allows for the time to better understand the impact of H.R. 1 on Maine's healthcare system, and allows for a methodical assessment of statewide needs of the health care system, apropos to the healthcare needs of Mainers. Recognizing the fragility of the healthcare landscape in our state, the importance of further studying the issues addressed in this bill cannot be overlooked.

The idea that Maine needs to carve out time to study its healthcare system and planning for future needs was brought up a number of times during the five meetings held in late 2025 by *the Commission to Evaluate the Scope of Regulatory Review and Oversight Over Health Care Transaction that Impact the Delivery of Health Care Services in the State*.

In fact, as part of the Commission's final recommendations to the Health Coverage, Insurance and Financial Services (HCIFS) Committee, the Commission included a recommendation that the Legislature re-establish statewide health care service planning, to better understand the needs of the people, the health care system, and how to effectively plan for, and incorporate the needs of Maine's residents accordingly.

The HCIFS Committee, upon receipt of the Commission's recommendations felt strongly enough to send the Health and Human Services (HHS) Committee a letter dated January 20, 2026. This letter encouraged the committee to consider moving forward the statewide health planning recommendation either as a standalone bill, or to incorporate the recommendation into another bill, *LD 1772, An Act to Implement the Recommendations of the Blue Ribbon Commission to Design a plan for Sustained Investment in Preventing Disease and Improving the Health of Maine Communities*, which also sought to address the need for statewide health planning. The HCIFS letter also included a very important recommendation to create a task force to study the demand for long term care and to determine appropriate number of long-term care beds and the needed capacity statewide, anticipating Maine's growth in the older adult population needing these services.

Our hope is that the HHS Committee takes the prudent step of engaging in a comprehensive assessment and strategic planning prior to the reactionary step of hyper regulation.

Thank you for your consideration. I am happy to answer any questions.

Angela Cole Westhoff, CAE  
President/CEO  
Maine Health Care Association