



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

To the distinguished members of the Committee on Health and Human Services:

Thank you for the opportunity to provide testimony on LD 2196. I am Nick Battista, Chief Policy and External Affairs Officer at the Island Institute and I am offering this testimony as neither for nor against the LD2196, but rather to highlight considerations that are especially important for Maine's island and remote coastal communities as the committee deliberates on this legislation.

Island Institute is community development non-profit located in Rockland, Maine. We work with Maine's island and coastal communities to boldly navigate climate and economic change. Normally, health care policy is beyond the scope of our work, however, access to health care was central to a recent discussion we had with island community partners. We want to make sure the committee understands the challenges that our State's islands communities face in accessing health care. We are also offering these comments in the context of significant uncertainty about the future of the COVID era medicare waivers that have enabled island communities to increase their access to care and providers.

Maine's islands and remote coastal towns face distinctive health care challenges. One of the most apparent challenges facing islands is transportation. Some islands have regular, daily ferry service and it is possible to make a roundtrip to the mainland in one day. For almost all of these communities though, an appointment on the mainland means the expense of a ferry ride and an entire day away from the island. A small delay at the doctor's office or bad weather may well mean an unexpected night on the mainland, additional expenses for a hotel, and disruptions to daily life.

For some communities, their ferry does not run every day, so any trip to the mainland requires an overnight or two or three. These complicated logistics create their own set of health care challenges. One example is Monhegan Boat decreased their schedule for January, February, and March which coincides with increase cancellations because of weather. Islanders are foregoing preventative and routine healthcare because they do not want to risk leaving their island and not getting home for days. Folks on every island deal with transportation challenges, but it is particularly notable on Monhegan.

We are also seeing that island communities are getting older, which is increasing the need for reliable, affordable, and available eldercare and hospice care. For island residents who do not drive, a trip to the mainland is a significant endeavor, being able to fully utilize telehealth and telemedicine is critical to ensuring people are able to get the care they need.

These challenges together meant that avoidable healthcare issues can more easily become catastrophic because as people make decisions to put off care until they are in a crisis.

Affordability is also pressing concern. Islanders and coastal residents frequently work in seasonal industries such as fishing, tourism, and small-scale agriculture. As you go down the peninsulas and out to the islands, the proportion of the population that is self employment increases to 2, 3, and even 4

times the national average. Income variability can make premiums, deductibles, and cost-sharing particularly burdensome.

One trend that is straining the fabric of some island communities and creating financial pressure for families is that to have better healthcare access and to minimize the anxiety that they will not be able to get off island, islanders, especially those with children and those who are aging, are purchasing second homes on the mainland. This is expensive for multiple reasons, such as the cost of purchasing a house, maintaining two homes, travel between them, etc. It also means that the true year-round population is getting even smaller.

Overall, reducing the number of in person visits to doctors offices and increasing the ease with which services can be provided remotely will make it easier for islanders to receive appropriate health care. Thank you for your consideration of these perspectives and for your commitment to ensuring that health care in Maine remains both affordable and accessible across the state and critically on islands and in remote coastal communities.