



# Consumers for Affordable Health Care

Advocating the right to quality, affordable  
health care for all Mainers.

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**Testimony Neither For Nor Against  
An Act Making Unified Appropriations and Allocations from the General Fund and Other  
Funds for the Expenditures of State Government and Changing Certain Provisions of the Law  
Necessary to the Proper Operations of State Government for the Fiscal Years Ending June 30,  
2023, June 30, 2024 and June 30, 2025**

**Wednesday, February 22, 2023**

Senators Rotundo and Baldacci, Representatives Sachs and Meyer, and members of the Joint Standing Committees on Appropriations and Financial Affairs and Health and Human Services. Thank you for the opportunity to submit these comments regarding aspects of the General Fund Recommended Budget for the 2024-2025 Biennial Budget.

My name is Kate Ende and I am the policy director at Consumers for Affordable Health Care (CAHC), a nonpartisan, nonprofit organization that advocates for Maine people to be heard, respected, and well-served in a health system that provides coverage, access and quality, affordable care to all.

CAHC is designated by Maine's Attorney General and Bureau of Insurance as Maine's Health Insurance Consumer Assistance Program (CAP). The CAP program provides toll-free and in-person access to certified application counselors and trained individuals who help Mainers understand their health coverage options and apply and enroll in private health insurance. The program also provides assistance to Mainers in appealing inappropriate health insurance denials and links people to safety net programs when necessary, to meet health care and other basic needs. CAHC also serves as the Ombudsman program for Maine's Medicaid program, MaineCare, and helps people with applying for and navigating the enrollment process for MaineCare coverage. It is from our experience assisting Mainers in navigating health coverage programs that we offer the following comments.

Firstly, we appreciate and thank the administration for including funding for many important initiatives, such as critical investments to strengthen Maine's behavioral health infrastructure. However, we believe stronger investments are needed in vital health care programs to ensure people are able to access the health care they need.

## **Closing Gaps in Eligibility for Coverage**

Governor Mills and Maine's Legislature have taken several steps to improve access to quality, affordable health care in recent years, including closing gaps in MaineCare eligibility for immigrants who are under 21 years old or pregnant. However, despite these gains in health coverage, there are many people in Maine who are still falling through the cracks. Through our HelpLine and our work with navigators, enrollment assisters, and other community-based

organizations, we hear about and see the consequences of the inequalities many people in Maine face when trying to access or navigate the many facets of our healthcare system. For many, the largest barrier to care is lack of access to health coverage. We do our best to connect people who can't get other coverage with financial assistance offered by hospitals, community health centers, and other non-insurance programs. Unfortunately, these programs are not a substitute for comprehensive coverage and many people who are ineligible for health insurance have medical needs that go unmet. In such cases, serious and chronic medical conditions can become extremely difficult, and sometimes impossible, to manage without consistent access to prescription drugs and timely and appropriate care.

Nobody living in Maine should have to choose between going to the doctor or getting the medicine they need and being able to feed their families, pay rent, and meet their basic needs. Yet, these are the choices many New Mainers are being forced to make because they are not able to get MaineCare and CHIP.

Studies of the effect of cost-sharing requirements within Medicaid populations have shown that cost is a significant barrier to accessing care in a timely manner.<sup>2</sup> Excluding people from coverage discourages people from accessing preventive care and to delay other necessary health care for as long as possible. People without access to health coverage are more likely to delay receiving care until their health has deteriorated and their condition has worsened and will likely wind-up seeking care in a hospital emergency room that is more invasive and more expensive than if they had been able to access the appropriate services earlier on. Our healthcare system is more most cost efficient when everyone has coverage and can access the appropriate level of medical care when they need it, reducing the burden on hospital emergency departments, which are currently the only point of access to care for so many. It is also worth noting that hospital free care and other financial assistance programs often do not cover the costs of emergency ambulance rides, medical specialists not employed by a hospital, or prescription drugs needed to treat and manage serious and chronic health conditions. While Maine's patchwork of financial assistance programs help provide many important services, it is not a substitute for comprehensive coverage.

MaineCare is a vital program that enables low-income Mainers to have access to needed medical care and gives Maine people and families peace of mind that one serious illness or accident won't lead to bankruptcy. Furthermore, not only does Medicaid coverage improve the health of individuals, but data also suggests that having Medicaid makes it easier for people to find employment and to keep their jobs.<sup>3</sup> MaineCare is integral to the health and economic security of our state, which is why we must ensure that they are accessible to all people in Maine with low-income, including immigrants.

When it comes to health care, we are all better off when everyone can get the medical care they need. Continuing to exclude people who live, work, and go to school in Maine, from accessing health coverage would be doing so at the detriment, not only of those unjustly barred from coverage, but to our larger communities, health care providers who otherwise may go unpaid, and the State of Maine as a whole.

The Legislature now has an opportunity to correct an injustice, reduce health care disparities, and help ensure all people in Maine can access the health care and coverage they need. We urge you to take advantage of this opportunity to pass a budget that builds on the progress made last year and closes the remaining coverage gap for immigrants who are ineligible for MaineCare based on their immigration status.

#### **School-based Preventive Oral Health Services:**

Access to preventive oral health care is important for everyone but is especially critical for children. Children who do not receive preventive dental care are more likely to experience tooth decay, which can result in impaired speech development, difficulties with socialization, and lower performance in school. The impacts of childhood tooth decay may not be easily erased and have lifelong consequences on an individual's health and economic wellbeing.<sup>1</sup>

It is unfortunate when children endure avoidable pain and suffering due to lack of preventive care - care that is demonstrably less invasive and more cost efficient. Although MaineCare covers comprehensive dental benefits for eligible children, including preventive care, children often lack meaningful access to services. We hear from parents who call our HelpLine because they cannot find a dentist that will accept new patients and also accepts MaineCare. We have seen firsthand how the lack of dental providers, and more specifically dental providers who accept MaineCare, has contributed to access issues for children who need services. This is especially true for families with low income living in rural areas of the state. The School Oral Health Program helps fill a critical gap in our current dental system, by ensuring that kids have the opportunity to receive at least a screening and fluoride varnish, as well as follow up referrals as needed.

We appreciate that 2024-2025 biennial budget includes funding for the Maine CDC's School Oral Health Program, however we ask the committee to increase funding to ensure there are sufficient resources to continue expanding the program to serve all Maine schools by 2025.

The 2022-2023 supplemental budget, which was enacted last April, expanded the Maine CDC's School Oral Health Program over a 3-year period. It provided funding to begin expanding the program and required the Department to provide services through the program in all schools in Maine by January 1, 2015.

We expected the biennial budget to increase the funding for this program, so that it can continue expanding the number of Maine schools it is able to serve. However, the proposed biennial budget maintains the program's current level of funding. At its current level of funding, the School Oral Health Program is currently able to serve about 220 schools in the 2022-2023 fiscal year. Additional funding is needed to continue expanding the program so that is able to serve all schools in Maine (roughly 600 schools) by January 1, 2025.

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<sup>1</sup> <https://www.maine.gov/dhhs/mecdc/population-health/odh/documents/oral-health-in-Maine-2013.pdf>

It is a terrible waste of resources to allow dental disease to impair any child's oral health and then unnecessarily have to pay for costly emergency dental care or other treatment necessary to treat the progression of disease. Providing preventive dental care in schools helps to address this problem by making dental care more affordable and accessible for families. For these reasons, we urge you to ensure there is sufficient funding for Maine's School Oral Health Program so that children in all Maine schools can access these critical preventive services.

We appreciate your consideration and thank you for the work you do in both of your committees on behalf of all Maine people.