



# **Consumers for Affordable Health Care**

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

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**Testimony In Support Of:  
LD 199, An Act to Improve the Health of Maine Residents by  
Removing Exclusions to the MaineCare Program**

**Tuesday, March 28, 2023**

Senator Baldacci, Representative Meyer, and esteemed members of the Joint Standing Committee on Health and Human Services. Thank you for the opportunity to testify in support of this important bill.

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 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.

This committee and Maine policymakers have taken several steps in recent years to improve access to quality, affordable health care, including ensuring all children and pregnant people with low-income can access MaineCare, regardless of their immigration status. However, many people are still falling through the cracks. Many immigrants living and working in Maine are ineligible for MaineCare due to their immigration status. This bill would remove this discriminatory exclusion and allow all income-eligible people living in Maine to have access to coverage for the same scope of services through MaineCare, regardless of their immigration status.

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 people face when trying to access health care. 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 cannot get MaineCare.

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 often windup having to seek 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 most cost efficient when everyone has coverage and can access the medical care they need, when they need it. This helps reduce the burden on hospital emergency departments, which are currently the only point of access to care for 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.

As we are all well aware, Maine is experiencing workforce shortages in almost every industry. Immigrants play a vital role in supporting and sustaining many of Maine's essential industries, including health care, direct care, fishing, agriculture, and food production.<sup>1</sup> Data has shown that having Medicaid makes it easier for people to get and maintain employment.<sup>2</sup> Additionally, having access to affordable health care has also been shown to reduce the number of missed workdays due to illness amount low-income workers.<sup>3</sup>

When it comes to health care, we are all better off when everyone can get the medical care they need. Children are more likely to have health coverage when their parents have

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<sup>1</sup> <https://www.pressherald.com/2022/09/18/immigrants-may-hold-a-key-to-solving-maines-labor-shortage/?authOAuthentication=true>

<sup>2</sup> <https://www.clasp.org/wp-content/uploads/2022/01/The-Evidence-Builds-Access-to-Medicaid-Helps-People-Work.pdf>

<sup>3</sup> <https://www.benefitspro.com/2019/07/24/unaffordable-health-care-results-in-more-employee-sick-days/?amp=1>

coverage.<sup>4,5</sup> People are more likely to find employment and are less likely to miss work they have health coverage and can afford to get the care they need. MaineCare is a vital program that enables many 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. However, many Maine residents don't have access to this important program due to their immigration status.

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, employers, and to the State of Maine as a whole. Recent polling conducted in December that we will be releasing soon found that nine out of ten Maine voters believe it is critical or very important for all Mainers to have access to comprehensive health coverage.

The Legislature 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 support this bill and close the remaining coverage gap for immigrants who are ineligible for MaineCare based on their immigration status.

Thank you.

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<sup>4</sup> <https://www.cbpp.org/research/health/expanding-medicaid-for-parents-improves-coverage-and-health-for-both-parents-and>

<sup>5</sup> <https://communitycatalyst.org/posts/to-keep-children-healthy-maine-must-ensure-parents-have-health-coverage/#:~:text=It%20is%20tested%20and%20true%E2%80%94children%20are%20more%20likely,be%20significant%2C%20particularly%20for%20those%20parents%20without%20insurance.>