



Troy D. Jackson
President of the Senate

THE MAINE SENATE
131st Legislature

3 State House Station
Augusta, Maine 04333

Testimony in Support of LD 1077
An Act To Fund Consultation Services to Ensure Affordable Health Care for Maine Residents

Presented to the Joint Standing Committee on Health Coverage, Insurance and Financial Services
April 4, 2023

Senator Bailey, Representative Perry and members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services, my name is Troy Jackson. I serve as President of the Maine Senate and have the great honor of representing Aroostook County in the Legislature. I am here today to introduce LD 1077, "An Act to Fund Consultation Services to Ensure Affordable Health Care for Maine Residents."

Before I get into why this bill is important to the health of Maine people, I want to note that I have an amendment that simply changes which office provides funding for the program, bringing the measure in line with previous allocations.

LD 1077 provides funding for a nonprofit and independent health insurance consumer assistance service. As this committee is well aware, health insurance is incredibly complex and difficult to navigate for folks who are not industry experts. Yet, it is critical to health and well-being of Maine families. A quality, affordable health care plan can mean the difference between going to the doctor when you are sick or injured, or delaying a doctor's appointment due to cost, putting your health at risk.

This continued funding ensures that working families can seek out independent, expert assistance when navigating difficult insurance plans. This includes helping folks navigate health care coverage options, understanding medical bills, filing insurance coverage appeals and understanding the rights they have under health insurance contracts.

These services ensure that everyday folks know what they're entitled to when they deal with a system that is designed to confuse them and discourage them from questioning whether or not they really should be footing the bill for their care. Consumer assistance programs and helplines supported by this funding are an essential way to ensure that everyone has access to the best insurance plan for them and can ensure that they're getting the full value of the premiums they pay when they need coverage for their medical care.

*State House (207) 287-1500 * Cell (207) 436-0763 * Fax (207) 287-5862 * Toll Free 1-800-423-6900 * TTY 711
SenatorJackson1@gmail.com * Web Site: legislature.maine.gov/senate*

In 2021, Maine Consumers for Affordable Health Care's helpline fielded 5,641 calls and helped consumers recover more than \$107,000 in medical benefits. They also assisted Mainers in navigating the Affordable Care Act Marketplace and the state Marketplace in determining if there was a plan available that was right for them and trained enrollment professionals to create a robust network of people to assist consumers.

On a personal note, I have referred a number of my constituents to their consumer assistance helpline over the years. The response from my constituents is almost always overwhelming gratitude.

Health insurance is incredibly complicated. Continuing the consumer assistance program is about making sure that Maine people have someone in their corner, someone they can trust, to help them get the coverage and care they deserve. I think this investment is a small price to pay to ensure that Mainers who need help will be able to find it. I urge you to join me in supporting this amended proposal.

Thank you for your time today. I'd be happy to take any questions.

**LD 1077, An Act to Fund Consultation Services to Ensure
Affordable Health Care for Maine Residents**

Be it enacted by the People of the State of Maine as follows:

Sec. 1. Appropriations and allocations. The following appropriations and allocations are made.

**ATTORNEY GENERAL, DEPARTMENT OF THE
Administration - Attorney General 0310**

Initiative: Provides ongoing funding to the Office of the Attorney General to contract with a designated nonprofit and independent health insurance consumer assistance entity to continue to operate the Health Insurance Consumer Assistance Program, as established in Title 24-A, §4322.

GENERAL FUND	2023-24	2024-25
All Other	\$300,000	\$300,000
GENERAL FUND TOTAL	<u>\$300,000</u>	<u>\$300,000</u>

SUMMARY

This bill provides ongoing funding to the Office of the Attorney General to contract with a nonprofit, independent health insurance consumer assistance entity to continue to operate the Health Insurance Consumer Assistance Program.