



Consumers for Affordable Health Care

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

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**Testimony of Ann Woloson, Executive Director, Consumers for Affordable Health Care
In Support of
LD 1077 "An Act to Fund Consultation Services to Ensure Affordable Health
Care for Maine Residents"**

April 4, 2023

Senator Bailey, Representative Perry, and esteemed members of the Joint Standing Committees on Health Coverage, Insurance, and Financial Services. I am Ann Woloson, Executive Director of Consumers for Affordable Health Care. I am here today to testify in support of the amendment to LD 1077, "An Act to Fund Consultation Services to Ensure Affordable Health Care for Maine Residents," which would provided continued funding of Maine's Health Insurance Consumer Assistance Program.

Consumers for Affordable Health Care (CAHC), is 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. Currently, CAHC is designated by Maine's Attorney General to serve as Maine's Consumer Assistance Program (CAP).

As Maine's Health Insurance Consumer Assistance Program, CAHC provides Mainers with a number of outreach and education opportunities regarding health insurance options for people who are not offered health coverage through work or who cannot afford such coverage. CAHC offers in-person services and also operates a statewide, toll-free, confidential HelpLine staffed by trained and certified experts in eligibility and enrollment in private and public health insurance coverage.

CAP staff answer questions about coverage options and eligibility and help Mainers apply for and enroll in health coverage, including private Marketplace health plans. CAP staff also assist with other issues regarding insurance and accessing care, including helping people file complaints with the Bureau of Insurance and appeal coverage denials by insurance companies. We also provide a number of trainings throughout the year to social service agencies, hospital billing staff, insurance brokers and others who need updated information about coverage options, changes in eligibility rules, and plan changes.

Last year, Maine's Consumer Assistance Program fielded nearly 6,000 calls and emails with Mainers who needed help understanding their health coverage options, applying for and enrolling in health coverage, or assistance in understanding and appealing denied claims for coverage.

Health insurance is complicated, especially for people who do not have access to health insurance through employment. Eligibility and enrollment in individual health insurance is a complex and confusing undertaking – finding a plan that covers the health care services, treatment, providers and medicine one needs isn't easy. Some of the people the CAP assisted this past year include:

- **Robert**, whose bills for emergency services were denied as out of network. CAP staff filed a complaint on his behalf with the Maine Bureau of Insurance, ensuring his insurance company covered the cost of his medically necessary health care.

- **Roger**, who is self-employed and is being treated for melanoma. As you can imagine, health insurance is important to Roger. He needed ongoing assistance from HelpLine staff to understand his options and enroll in a plan he could afford that works for him and covers his treatments.
- **Pam**, who lives in Western Maine, needs regular treatment and prescription medicine for a chronic illness. She is not offered health coverage through work and was previously paying for what she thought was health insurance, only to find out her plan was not a regulated health insurance product. The plan refused to pay for the treatment she needed. CAP staff was able to help her enroll in insurance that provides the coverage she needs to receive her treatment.

My testimony below provides more information about the history of Consumer Assistance Programs and the services Maine's CAP provides. The examples I provide above are only a snapshot of the people the CAP has assisted this past year. One additional point I want to make: , since 2015 when Maine's CAP started tracking data about the value of its appeals and complaints work (that is, helping Mainers appeal wrongful denials of coverage from their health insurance companies or file complaints with Maine's Bureau of Insurance), has recovered nearly \$2 Million in benefits, mostly in the form of paid claims, that were originally denied by an insurance company.

On top of recovered benefits, since 2017 Maine's CAP staff have assisted Mainers with obtaining over \$1.2 Million in Advanced Premium Tax Credits. These are subsidies provided to people with low income, most of whom are working but not offered coverage through work, or who are self-employed, to help pay monthly individual health insurance premiums.

I am particularly concerned about the effect the end of the public health emergency will have on Mainers, tens of thousands of whom, will need to transition to private Marketplace coverage as continuous coverage under MaineCare will end. Beginning in May 2023, Maine DHHS will be redetermining eligibility for an estimated 17,000 households, representing approximately 31,000 members, each month through June, 2024. Some people will retain their MaineCare coverage, but DHHS estimates 65,000 to 90,000 members will lose their eligibility for MaineCare during this process.¹

Most of those who will lose their MaineCare coverage are likely to be eligible for coverage through other sources, such as through the Marketplace or through an employer-sponsored plan. However, many of these people will need help understanding their coverage options and applying for and transitioning to a private insurance plan. The CAP will be an invaluable resource to Maine people who are at risk of becoming uninsured – benefitting not only those who need health care, but also Maine's health care providers, hospitals, clinics, etc., which depend on the revenue they receive from health insurance to help keep their doors open.

My written testimony provides more information about the establishment of Consumer Assistance Programs across the country, and how federal funding for those programs ended in 2016. Maine's legislature wisely provided state funding to Maine's CAP to ensure these valuable resources continue to be available to Maine people. I hope you will consider doing so again by supporting LD 1077.

Thank you.

¹ https://www.maine.gov/dhhs/sites/main.gov.dhhs/files/inline-files/Presentation_0.pdf

Consumer Assistance Program background

Section 1002 of the Affordable Care Act (ACA) established Consumer Assistance Programs (CAPs) to help people enroll in and use their health insurance effectively. Maine's Attorney General and Superintendent designated Consumers for Affordable Health Care as the Maine's Health Insurance Consumer Assistance Program with the support of a federal grant from the U.S. Department of Health and Human Services in 2010. Maine's CAP offers both toll-free and face-to-face assistance to Mainers who need help enrolling in coverage or assistance with other insurance issues, such as appealing a denial of coverage. Explanation of Benefit notices sent by carriers to enrollees in Maine include the contact information for the Consumer Assistance Program, so that enrollees may seek assistance with appealing a denied claim. Since 2016, federal funding has not been available to support this work.

Consumers for Affordable Health Care continued to provide CAP services to individuals, such as helping people enroll in coverage and resolve issues with their health insurance, even after the federal funding ended. However, without funding, Maine's CAP operated with reduced staffing that limited capacity to provide assistance to individuals seeking help with private insurance issues, such as appeals. CAPs continue to operate without federal funding in more than 30 states, many of which are supported by state funding.²

In 2019, Maine's Legislature passed LD 1274, An Act To Enact the Health Insurance Consumer Assistance Program, which required the Attorney General to contract with a nonprofit, independent health insurance consumer assistance entity, that is not an insurer, to operate the Health Insurance Consumer Assistance Program. The legislation included funding for the CAP for the '19-20 and '20-21 fiscal years through a transfer of available Other Special Revenue Funds balances from the Department of Professional and Financial Regulation to the Department of the Attorney General. Two years later, another bill, LD 631, was passed by the legislature to continue this funding for the 21-22 and 22-23 fiscal years to help ensure Maine people have access to the assistance they need to enroll in coverage and get the most out of their health plans.

Denials of coverage can be devastating—especially for people with serious health conditions and for those who are already struggling to pay high premiums and out-of-pocket costs. The appeals and/or complaints processes can be daunting, especially when people are unaware of their rights or have limited knowledge of insurance regulations and requirements. Without timely and professional guidance or assistance, many people are faced with expensive bills they cannot pay. They become burdened with medical debt. In some cases, they are at risk of being unnecessarily sent to collections.

As previously mentioned, the CAP also provides assistance with enrolling in private insurance coverage, including subsidized Marketplace plans. All CAP staff are trained eligibility experts and are certified to provide enrollment assistance through the Marketplace as Certified Maine Enrollment Assistants (MEAs).

When the pandemic first hit, CAHC took immediate action to educate the public about emergency changes to insurance coverage, as well as health coverage options for individuals losing their employer-

² <https://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants>

based insurance or experiencing changes in income. The CAP remained available for in-person and virtual assistance. We worked closely with and continue to work with the Maine Department of Labor to share information and CAP staff joined several calls with laid-off workers from large employers such as Pixelle Specialty Solutions in Jay, Tasman Leather Group in Hartland, Penn Gaming in Bangor, Vic Firth Co. in Newport, and Dragon Paper in Oxford. The CAP also hosted online webinars about available coverage options and utilized traditional and social media to share information with the public.

In addition to outreach to individuals, CAP staff also provide trainings and support to navigators, brokers and agents, and other enrollment, social service, and health care professionals. The CAP HelpLine continues to be busy on a number of fronts helping people who have lost their jobs and employer-based coverage to sort through their options and enroll in public and private coverage.

Again, health insurance is complicated, especially for people who do not have access to health insurance through employment. Eligibility and enrollment in individual health insurance can be a confusing undertaking – finding a plan that covers the health care services, treatment, and medicine one needs isn't easy. At the same time, most people want to be sure that their doctor and other providers are in-network and the services they need will be covered under their plan. CAPs play a critical role in ensuring that people are able to obtain health insurance and access the benefits they are entitled to under their health plan.

Please also do not hesitate to contact me with any questions you may have about Maine's Consumer Assistance Program.