



DATE: January 28, 2025

TO: Senator Donna Bailey
Representative Kristi Mathieson
Members, Joint Standing Committee on Health Coverage, Insurance & Financial Services

FROM: Diane Bailey
Executive Director, Maine Association of Retirees

SUBJECT: LD 91, An Act to Authorize Employees of the Maine Association of Retirees to be Eligible for Participation in the State Employee Health Insurance Program

Senator Bailey, Representative Mathieson and members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services. My name is Diane Bailey. I am the Executive Director of the Maine Association of Retirees (MAR) whose membership includes retired State employees, educators, municipalities and other public service retirees.

MAR supports LD 91, An Act to Authorize Employees of the Maine Association of Retirees to be Eligible for Participation in the State Employee Health Insurance Program. MAR has a staff of seven employees. At present, only two staff would be considered eligible by MAR to participate in the State Health Insurance Program. The remaining five employees are already covered under the State's retiree health insurance plan.

As Representative Shagoury mentioned, MAR is a non-profit organization with 11,000+ members who reside both in and out-of-state. Once staff are hired and trained, it is important for MAR to retain those staff as long as possible in order to provide members with excellent customer service. To continue to accomplish this, MAR believes enhancements to their current benefit package would help in recruiting and keeping employees.

Title 5, Chapter 13, Subchapter 2, Subsection 285 already permits numerous ancillary groups to participate in the State Health Insurance Program such as the Finance Authority of Maine (FAME), employees of Maine State Employees Association (MSEA); and the Maine Turnpike Authority to name a few.

MAR does not believe there should be any fiscal note since payment/reporting procedures are already in place with the insurance carriers. Allowing MAR employees to participate in the State Health Insurance Program should not cause any adverse selection since at most only an additional 7 employees could be added to an existing pool of thousands of already covered lives.

Thank you for your consideration of this testimony. I would be happy to answer any questions and MAR will be available for the work session.

Leading the Way for Maine Retirees

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