



Maine Equal Justice

People Policy Solutions

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Testimony in Support of LD 896, *An Act to Provide Young Children Stable Access to Health Care*

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Good afternoon Senator Ingwersen, Representative Meyer, and honorable members of the Joint Standing Committee on Health and Human Services. My name is Alex Carter, I use she/her pronouns, and I am a Policy Advocate at Maine Equal Justice, a nonprofit civil legal aid provider working to increase economic security, opportunity, and equity for people in Maine. I am pleased to testify in support of LD 896, on behalf of the children and families living on low income who we represent.

It is well documented that health care coverage through Medicaid and the Children's Health Insurance Program (CHIP) improves children's access to and receipt of health care, with broad health and economic benefits that extend far into adulthood.¹² These range from reductions in emergency room utilization and child mortality to less chronic illness in adulthood and higher future wages.³ While recent expansions of the two programs have extended these benefits to more kids who would otherwise have lacked insurance or faced financial barriers to accessing care, reporting requirements and continuity of care remain a persistent challenge for many Maine families.

At Maine Equal Justice we see first-hand the difficulties many people face in receiving and responding to department notices and annual reporting requirements to determine their continued eligibility for MaineCare—particularly busy young families trying to make ends meet, those with limited English proficiency or low literacy, seasonal or part-time workers, and kids in families who are unstably housed who may change their address more frequently or lose mail. Despite remaining eligible, many kids lose their coverage only to re-enroll within a short period of time in a cycle known as “churn.” Churning off and on MaineCare results in gaps in coverage and care for patients as well as greater

¹ <https://pmc.ncbi.nlm.nih.gov/articles/PMC9172269/>

² <https://pmc.ncbi.nlm.nih.gov/articles/PMC4194697/>

³ <https://publications.aap.org/pediatrics/article/152/5/e2023064088/194465/Medicaid-and-the-Children-s-Health-Insurance?autologincheck=redirected>

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administrative costs for MaineCare providers and the State. Even a small gap in coverage can be the difference between obtaining a necessary medication or not and can expose a family to the financial risk of medical debt and the long-lasting economic consequences.

LD 896 seeks to address this problem by providing children under five who are eligible for and enrolled in MaineCare, with continuous coverage from birth through their sixth birthday. This would ensure our youngest Mainers have stable coverage and consistent access to primary and preventive services throughout this critical developmental period and without the need for additional paperwork or reporting.

While the benefits of continuous coverage would extend to all kids receiving MaineCare, there are clear economic and racial equity implications. Research shows that churn disproportionately impacts people of color⁴ and we know from our outreach during the unwinding of the federal continuous coverage provision, that immigrant households were overrepresented in the number of terminations for procedural reasons such as non-response or incomplete paperwork. At a recent community event for Spanish-speakers, we also heard from multiple parents who said their children previously had MaineCare but lost it because they couldn't read the notices or understand the reporting requirements.

Multiple states have already been approved to adopt multi-year continuous coverage for kids on Medicaid to mitigate churn and address health disparities.⁵ Maine should take their lead. Please support LD 896 for the health and wellbeing of Maine's next generation.

Thank you,
Alex Carter
she/her/hers
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⁴ <https://www.commonwealthfund.org/blog/2023/states-are-adopting-new-policies-help-children-stay-enrolled-medicare-and-chip>

⁵ <https://ccf.georgetown.edu/2024/11/15/cms-approves-five-more-states-to-adopt-medicare-multi-year-continuous-coverage-for-young-children-as-threats-to-coverage-loom/>