



Consumers for Affordable Health Care

on a mission to ensure all Mainers have access to
high quality, affordable, comprehensive health care

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To the Joint Standing Committee on Health and Human Services,

Testimony in Support of:

LD 896, An Act to Provide Young Children Stable Access to Health Care

March 25th, 2025

Senator Ingwerson, Representative Meyer, and members of the Committee on Health and Human Services,

Thank you for providing the opportunity to speak on this bill. My name is Jakob Giron, a Policy Advocate at Consumers for Affordable Health Care (CAHC). I am here to testify in support of LD 896, An Act to Provide Young Children Stable Access to Health Care.

CAHC is a nonpartisan, nonprofit organization that advocates the right to quality, affordable healthcare for every person in Maine. As designated by Maine's Attorney General, CAHC serves as Maine's Health Insurance Consumer Assistance Program. We also serve as the state's Ombudsman program for Maine's Medicaid program, MaineCare, and help people apply for and navigate the enrollment process for MaineCare. Our toll-free HelpLine fielded nearly 7,300 calls and emails last year from people across Maine needing help with insurance coverage or with accessing or affording health care services.

At a time when so many are already struggling to meet their basic needs and pay for health care, children must not be forgotten. This critical legislation seeks to ensure that our youngest and most vulnerable residents have uninterrupted access to healthcare during their critical time of growth and development, thereby promoting better health outcomes, reducing administrative burdens, and supporting families across the state.

Gaps in coverage can lead to a critical deficit in care, with missed vaccinations, untreated illnesses, and delays in developmental screenings, all contributing to increased long-term healthcare costs and poorer outcomes. By implementing multi-year continuous Medicaid coverage, we can prevent this from happening and ensure that children receive the care they need without unnecessary and often devastating disruptions. With the implementation of this bill, parents will no longer have to repeatedly re-enroll their young children in Medicaid or navigate complicated eligibility determinations multiple times a year, providing much needed relief to Maine's children and their families.

Among New England states, according to a report released by the Annie E. Casey Foundation in 2024, Maine's children face the worst outcomes when it comes to health and overall well-being.¹ About 1-in-20 Maine kids are without health insurance,² meaning that a child in Maine is more than twice as likely to lack necessary coverage than a child in any of our neighboring states. I say this not to cast a shadow on the hard and important work that has been done in recent sessions, as well as during this legislative

¹ <https://www.aecf.org/interactive/databook?l=23>

² <https://assets.aecf.org/m/databook/2024-KCDB-profile-ME.pdf>

session, to protect the wellbeing of our youngest Mainers. Rather, I hope to bring to attention a deficit in child health care and urge you to support this legislation, which will not only greatly improve child health outcomes, but reduce long-term health care costs and bring needed relief to Maine families and taxpayers.

While some children who lose eligibility for MaineCare may qualify for other private insurance coverage, these transitions in health insurance can be complicated and oftentimes gaps in coverage are difficult to avoid. We often hear from people on our HelpLine who are having trouble figuring out what coverage they or their children can qualify for, or who need assistance with an application or enrollment process. Our healthcare system includes a patchwork of many different types of coverage all with unique eligibility criteria. Parents cannot reasonably be expected to have a nuanced understanding of all the complex administrative rules regarding application deadlines for programs on which they may never have expected to rely on, in order to secure continuity of coverage for their children. Furthermore, even children who are successfully transitioned to another type of coverage could face challenges in accessing continuous health care services due to changes in provider networks, for example.

By providing multi-year continuous eligibility under Medicaid and CHIP for children up to 6 years old, Maine will join the growing number of states, including North Carolina, Ohio, Minnesota, Illinois, Pennsylvania and others by prioritizing the health and well-being of young children. This investment in early childhood healthcare is an investment in our future, leading to healthier children, more stable families, and a more efficient healthcare system.

Thank you for your commitment to improving Maine's health care system and protecting our children. We hope you will build upon this commitment by voting in favor of LD 896.