

132nd Legislature
Senate of
Maine
Senate District 29

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Testimony of Senator Anne Carney introducing
LD 896, “An Act to Provide Young Children Stable Access to Health Care,”
Before the Joint Standing Committee on Health and Human Services
March 25, 2025

Senator Ingwersen, Representative Meyer, and esteemed members of the Committee on Health and Human Services, I am Senator Anne Carney, proudly representing Senate District 29, which includes South Portland, Cape Elizabeth and part of Scarborough. It is a pleasure to be with you to introduce LD 896, “An Act To Provide Young Children Stable Access to Health Care.”

Maine children deserve to be healthy, and we as a state have a significant interest in our kids getting the health care they need. It sets them up for a successful life and ensures that the next generation is healthy for school and, eventually, the workforce.

As long as I’ve been in the Legislature, one of my policy priorities has been to ensure Maine children have access to health insurance coverage and health care. Together, we expanded MaineCare to take full advantage of federal health care dollars available through the Children’s Health Insurance Program (CHIP). CHIP provides health insurance to children in families with incomes too high to qualify for Medicaid, whose families are still unable to afford private coverage. The bill before you today continues these efforts.

Research consistently demonstrates that Medicaid coverage during childhood offers long-term advantages,¹ particularly in supporting student success. It can help reduce the number of absentee school days² and dropout rates,³ enhance high school graduation rates⁴ and provide essential support for students’ mental well-being. It also ensures health coverage during children’s most rapid phase of brain growth and development.

¹ Park, E., Alker, J., & Corcoran, A. (2020). Jeopardizing a Sound Investment: Why Short-Term Cuts to Medicaid Coverage During Pregnancy and Childhood Could Result in Long-Term Harm. Retrieved from:
<https://www.commonwealthfund.org/publications/issue-briefs/2020/dec/short-term-cuts-medicaid-long-term-harm>

² Roy, S., Wilson, F.A., Chen, L.-W., Kim, J. and Yu, F. (2022), The Link Between Medicaid Expansion and School Absenteeism: Evidence From the Southern United States. *J School Health*, 92: 123-131. <https://doi.org/10.1111/josh.13111>

³ Yeung, R. (2020), The Effect of the Medicaid Expansion on Dropout Rates. *J School Health*, 90: 745-753. <https://doi.org/10.1111/josh.12937>

⁴ Groves, L.H. (2020), STILL “SAVING BABIES”? THE IMPACT OF CHILD MEDICAID EXPANSIONS ON HIGH SCHOOL COMPLETION RATES. *Contemp Econ Policy*, 38: 109-126. <https://doi.org/10.1111/coep.12431>

In Maine, 133,000 children rely on MaineCare for their health insurance.⁵ In our state and nationally, the annual re-certification to continue Medicaid coverage has led to children “churning” on and off the program due to often uncontrollable family circumstances. Parents may experience an income fluctuation due to overtime pay or a temporary second job that briefly makes them ineligible for MaineCare. This churn can result in unmet healthcare needs and delays in accessing essential health services. Our children should not have to risk harm due to things beyond their control.

To ensure our children have a path to success in school and life, Maine should provide continuous Medicaid coverage for eligible children during their first five years. The proposed legislation would do just that.

Continuous health insurance prevents gaps in coverage, increases access to care, reduces expensive emergency room visits and helps parents focus on getting their children to the doctor without worrying about coverage from one month to the next.

Continuous coverage for young children would be particularly helpful for the following populations of children:

- For children with **persistent health conditions** like asthma, diabetes or congenital disorders, continuous Medicaid coverage guarantees uninterrupted access to essential medical care, medications and specialist consultations, thereby preventing their health conditions from deteriorating due to inadequate care.
- Early detection and interventions are critical for children with **developmental delays or disabilities**. Medicaid can cover speech and language, occupational and physical therapies and visits to specialists to ensure these children meet developmental milestones.
- Children in the **child welfare system** often experience disruptions in their living situations, which can lead to gaps in healthcare coverage. Continuous Medicaid coverage would provide stability and ensure that they have access to necessary medical and behavioral health services.

Our most vulnerable children stand to benefit the most from this legislation. And, frankly, children in working families that cannot afford private insurance will also benefit.

Specifically, the proposed legislation cares for Maine kids by requiring that any child who is eligible for and enrolls in Medicaid or CHIP maintain their eligibility continuously until they turn six. There are exceptions to coverage for typical situations in which a family no longer needs coverage, such as if a family moves to another state, if the parents request termination of the child's coverage or if eligibility was granted in error. DHHS will write routine technical rules

⁵CHILDREN WITH MAINECARE BY AGE GROUP AND COUNTY IN MAINE, The Annie E. Casey Foundation, KIDS COUNT Data Center, retrieved from: <https://datacenter.aecf.org/data/tables/7323-children-with-mainecare-by-age-group-and-county?loc=21&loct=2#detailed/2/any/false/2545,1095,2048,574,1729,37,871,870,573,869/8254,3540,3542/14390,14391>

to implement this change and will petition the federal government for the necessary waiver to do so.

Providing children with continuous coverage would make Maine one of a dozen states, including North Carolina and Ohio, which have already taken this step or are in the process of doing so.

In the long term, ensuring that young children have health insurance helps to keep children healthy and to keep state costs down. With continuous MaineCare coverage, more children and families can seek care before minor health issues escalate into costly problems. Continuous health coverage for our kids will help ensure they have bright, successful futures ahead of them.

Thank you for allowing me the opportunity to introduce this bill. I welcome any questions that you may have.



Anne Carney
State Senator, District 29

CHILDREN WITH MAINECARE BY AGE GROUP AND COUNTY: AGES BIRTH TO 5 (PERCENT) - 2023

