



Maine Equal Justice
People Policy Solutions

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MEJ Testimony *in support of* LD 782, An Act to Amend MaineCare Financial Eligibility Requirements

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Good afternoon, Senator Ingwerson, Representative Meyer, and members of the Health and Human Services Committee. My name is Kathy Kilrain del Rio, I use she/her pronouns, and I'm the Advocacy and Programs Director for Maine Equal Justice, a nonprofit legal aid provider working to increase economic security, opportunity, and equity for people in Maine.

Improved access to health care coverage can have significant benefits for the individuals who are then able to get needed care as well as to our collective health, the productivity of our workforce, and improved education outcomes for our state. Mainers recognize the importance of health care – that's why we had a strong vote at the ballot box for Medicaid expansion. Since that expansion was implemented in 2019, we have seen thousands of our neighbors get preventive care, mental health care, substance use treatment, cancer screenings and treatments, and many other essential services.

Many studies since Medicaid was first created in the 1960's have found positive outcomes for individuals as well as savings to states and the federal government due to improved access to care across our lives. For example, studies have found that expanding access for children in the 80's and 90's resulted in decreased child mortality rates and improved high school graduation rates.¹ A look at the impact of Medicaid expansion in states between 2014 and 2017 found that the lives of 19,200 adults aged 55 to 64 were saved due to that coverage.² For older adults and people with disabilities, Medicaid is often the only insurance coverage that fully meets the wide range of care needs³ – especially long-term care and Home & Community Based Services, which make it possible for people to remain in their homes instead of needing more expensive and usually less desired institutionalized care.

Unfortunately, eligibility for Medicaid for older adults and people with disabilities is limited to people with incomes up to 100% FPL. This makes it very difficult for these individuals to qualify if they work or have other income. Increasing eligibility to align with the income eligibility for the

¹ <https://aspe.hhs.gov/sites/default/files/documents/effbde36dd9852a49d10e66e4a4ee333/medicaid-health-economic-benefits.pdf>

² <https://www.cbpp.org/research/health/medicaid-expansion-has-saved-at-least-19000-lives-new-research-finds>

³ <https://healthlaw.org/wp-content/uploads/2024/09/06-Older-Adults-and-PWD.pdf>

expansion category is a fair approach to improve access for people who still have very low income and struggle to pay for other basic needs while also paying for health care and prescriptions. The proposed changes around the asset limit are also an important opportunity to increase access for older adults and people with disabilities so they are able to maintain some assets to respond to emergencies and for other aspects of their lives. While Maine is not responsible for the federal asset limits in these categories of coverage, we have an opportunity as a state to create greater equity for people subject to those asset limits.

While parents who are over income for the parent and family caregiver category (100% FPL) are able to get coverage up to 138% FPL through the expansion category, making the suggested change in statute would protect coverage for many low-income parents and caregivers if the expansion category were to be eliminated. This could be an important safeguard not just for parents, but also for their children. Data tells us that children are more likely to get regular health care when their caregivers also have coverage. For example, one study found that children are 29% more likely to have an annual well-child visit if their parent is also enrolled in Medicaid.⁴ We also understand that when families are struggling with untreated health issues or stress related to high medical bills, it creates stress and financial instability that is harmful to children. Families are better off when everyone has health care.

Finally, we support the proposal in an amendment from the sponsor to remove exclusions in MaineCare for 21- and 22-year-olds who are currently ineligible for federal Medicaid because of their immigration status. No matter our background or immigration status, all Mainers should have access to health care. Not only is this important for each individual's health and wellbeing, but it saves us money on more expensive health care costs in the long run. For example, a young adult with diabetes who has access to preventive care and prescriptions can be a healthy student or employee who contributes to our economy. But if that condition goes untreated, that individual may face serious health conditions that cost more to treat and would keep them out of school or work. We continue to work for policies that treat all Mainers equally and don't exclude people due to their immigration status.

The proposals in this bill make good sense and would improve the health and economic wellbeing of many Mainers across our state. For these reasons, we urge you to support LD 782. Thank you for the opportunity to provide testimony on this bill and I'm happy to answer any questions you have today or for the work session.

⁴ <https://www.cbpp.org/research/health/expanding-medicaid-for-parents-improves-coverage-and-health-for-both-parents-and#:~:text=Research%20also%20confirms%20that%20coverage,parents%20are%20enrolled%20in%20Medicaid.>