



Consumers for Affordable Health Care

Advocating the right to quality,
affordable health care for all Mainers.

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Testimony in Support of LD 782
An Act to Amend MaineCare Financial Eligibility Requirements
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Senator Ingwersen, Representative Meyer, and honorable members of the Joint Standing Committee on Health and Human Services. I am Ann Woloson, Executive Director at Consumers for Affordable Health Care (CAHC). I am here today to provide testimony in support of LD 782, An Act to Amend MaineCare Financial Eligibility Requirements.

CAHC is a nonpartisan, nonprofit organization that advocates the right to quality, affordable health care for every person in Maine. CAHC serves as Maine's Health Insurance Consumer Assistance Program (CAP), which operates a toll-free HelpLine. Our HelpLine fielded over 7,200 calls and emails last year from people across Maine who needed help obtaining, keeping, using, or fixing problems with private health insurance or with accessing affordable health care services. CAHC also serves as the Ombudsman program for Maine's Medicaid program, MaineCare, and helps people apply for and navigate the enrollment process for MaineCare. It is with that background that we provide these comments.

This bill proposes modest changes to eligibility criteria for MaineCare. The proposed changes would help provide coverage for people with low-income. Some, if not most, are working, but have jobs that don't offer coverage or, if offered, is unaffordable. We support this bill, given the uncertainty at the federal level related to the affordability of ACA Marketplace coverage and the likelihood that coverage will cost considerably more for people with lower income this coming year.

A report by Kaiser Family Foundation¹ found that people with lower-income who are currently enrolled in ACA Marketplace coverage would experience the steepest premium increases if the enhanced subsidies previously provided by Congress expire at the end of this year. That means, for example, that individuals earning less than 166% of the federal poverty level, about \$25,000 a year, will see over a 570% increase in their monthly

¹ [Inflation Reduction Act Health Insurance Subsidies: What is Their Impact and What Would Happen if They Expire? | KFF](#)

premiums if the enhanced subsidies that make coverage more affordable, that are set to expire at the end of 2025, are not continued. Given the limited ability of people with low-wage jobs to pay such an increase in their monthly health insurance premiums, most will likely become uninsured. This will increase the barriers people with low-income face in accessing the health care they need. It will also exacerbate and create greater financial difficulties for health care providers who rely on insurance reimbursements to keep their doors open.

Again, we believe this bill would provide a very modest and very much needed safety net for Mainers who are at risk of losing coverage and becoming uninsured.

Thank you for listening to me today.