

**Testimony of Dr. Ian McConnell, MD**

**In Support of LD 782: An Act to Amend MaineCare Financial Eligibility Requirements**

**Before the Joint Standing Committee on Health and Human Services**

**April 9, 2025**

Good afternoon Senator Ingwerson, Representative Meyer, and esteemed members of the Health and Human Services Committee.

My name is Ian McConnell and I am a resident of Bowdoinham. I work at a family practice in Brunswick as a primary care physician. I am here today speaking on behalf of the more than 1,000 adults and children that I care for.

I support the changes to MaineCare eligibility proposed in LD 782 that will close small but critical gaps in health insurance coverage for the most vulnerable members of our community. I will share two de-identified patient stories to highlight the bill's potential impact.

Mary is in her late 50s. She lives with her partner in a mobile home park. She is disabled, suffering from PTSD and severe anxiety related to childhood physical abuse. Due to her federal disability status, Mary has health insurance coverage through Medicare. She pays her bills with income from SSI along with some sporadic earnings from part-time work as a home health aide.

After two years of working together, Mary came into my office one day distraught about a family conflict that happened as a result of her drinking. She shared with me for the first time that she believed her daily use of alcohol to calm her nerves and manage challenging emotions was a problem. Mary explained that she wanted to stop drinking altogether, but she knew that she would need to leave her home in order to be successful. So Mary bravely asked for help to find a residential treatment program, and we started making calls. I was disappointed to learn that not one of the programs we contacted would accept Medicare due to onerous federal requirements. All of the programs, however, accepted MaineCare. But, because disabled or elderly persons must earn less than 100% of the Federal Poverty Level to be eligible for supplemental MaineCare, Mary again did not qualify. Her annual income of only \$16,000 was equivalent to 106% of the Federal Poverty Level for that year (\$15,060). Imagine that, not being able to get the life changing treatment you need because \$15,000 per year is considered

enough to live on when you are disabled. The irony is that were Mary not disabled, and therefore subject to the 138% FPL limit for Medicaid expansion adults, Mary would have been eligible for MaineCare and able to pursue residential treatment for her alcohol use.

My second patient, Josephine, is 20 years old. She came to the United States in 2022, at age 17, seeking asylum from political repression in her home country in West Africa. Josephine traveled across the Atlantic and three continents alone with her younger brother, her mother remaining in Africa with her youngest siblings. She has thankfully found a home with a generous sponsor after living in multiple shelters. Josephine is a bright, funny, and thoughtful young woman. Our visits are now almost exclusively in English given how quickly she has learned the language.

Josephine was recently granted asylum. She is now in her first year at SMCC, studying to become a surgical technician. Unfortunately, because non-citizen legal residents are required to wait 5 years before becoming eligible for federal Medicaid benefits, Josephine will lose her MaineCare coverage later this year when she turns 21. As she invests in her own education to become one of Maine's future health care providers, without health insurance Josephine will be at serious risk of incurring calamitous medical debt should she fall ill. By increasing the age limit on MaineCare eligibility for legally present non-citizens to under 23 years of age, Josephine and others like her will not have to cut their educations short out of need to work to afford health insurance.

I see people like Josephine and Mary every week—good, honest people trying to do the right thing. Health care is an investment that pays dividends, especially for those already on the margins of our society, and is often critical to their escaping poverty which ultimately benefits us all. I therefore respectfully urge you to support LD 782 and its targeted financial eligibility changes that will give our neighbors, friends, and family members an extra hand up through a more fair and compassionate MaineCare system.

Thank you for your time and attention today. I welcome any questions you may have.