



**Consumers for  
Affordable  
Health Care**

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

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**Ann Woloson, Executive Director, Consumers for Affordable Health Care  
Testimony in support of LD 1070  
Resolve, to Study a Medicaid Forward Plan for Maine  
April 9, 2025**

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 LD 1070, Resolve, to Study a Medicaid Forward Plan for Maine.

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 or affording 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.

The proposed resolve would require the Office of Affordable Health Care to study the impact of implementing a Medicaid Forward Health Plan in Maine. It would require the State to amend the MaineCare state plan to provide medical assistance to residents who are under 65 years of age, who have a household income exceeding 138% of the federal poverty level, who are not otherwise eligible for and enrolled in health care coverage. The Office of Affordable Health Care would be required to propose a plan to implement a Medicaid Forward plan and submit a report to the Joint Standing Committee on Health Coverage, Insurance and Financial Services by January 1, 2026 detailing the Office's study and plan design, including the cost of implementing such a plan for Mainers at various income levels.

Medicaid Forward is a framework developed by an Executive Working Group of Medicaid leaders and national health experts convened by the National Association of Medicaid Directors. It offers states options to consider to promote the health and wellbeing of members and expand access to health care services including behavioral health services, children's mental and physical health care and long term services and supports.<sup>1</sup> New

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<sup>1</sup> [Medicaid Forward - National Association of Medicaid Directors](https://medicaiddirectors.org/resources/medicaid-forward/)  
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Mexico has studied this option and is moving forward with implementing a Medicaid Forward health Program in the effort to provide affordable coverage to the State's uninsured, many who are working low wage jobs, earn too much for Medicaid but who can't afford Marketplace coverage.

This proposed resolve would provide important information to policy makers about health coverage options they may very well want to consider as commercial coverage is likely to become more expensive in the coming year. 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 at lower income levels next year.

A report by Kaiser Family Foundation found that lower-income people currently enrolled in ACA Marketplace coverage would experience the steepest premium increases if the enhanced premium subsidies provided by Congress expire at the end of this year. For example, individuals earning less than 166% of the federal poverty level, about \$25,000 a year, will see a 573% increase in their monthly premiums if the enhanced subsidies that are set to expire at the end of 2025, are not continued. Given the limited ability of low-wage workers to pay such an increase in their monthly health insurance premiums, most will likely become uninsured. This would increase the barriers Mainers with low-income face accessing the health care they need. It will also exacerbate and create greater financial difficulties for health care providers who rely on insurance to keep their doors open.

Changes currently proposed at the federal level to the Affordable Care Act marketplace coverage will likely lead to an increase in Maine's uninsured rate next year. We believe the proposed resolve would provide an opportunity to gain information about an option policy makers may want to consider in the effort to keep Mainers insured. It could also help to maintain resources for health care providers who will likely see a reduction in revenue and an increase in uncompensated care as Mainers who currently have coverage become uninsured.

Thank you for listening to me today.