



Mike Tipping
Senator, District 8

THE MAINE SENATE
132nd Legislature

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Senator Bailey, Representative Mathieson and distinguished members of the Joint Standing Committee on Health Coverage, Insurance, and Financial Services. I am Senator Mike Tipping. I am pleased to be here today as the sponsor of LD 843, **An Act to Continue Funding for the Health Insurance Consumer Assistance Program.**

In response to the challenges Americans were having accessing and using health insurance, Congress established Consumer Assistance Programs (CAPs) as part of the Affordable Care Act to educate individuals about their insurance options and rights, help them enroll in an insurance plan, and assist them with complaints.¹

CAPs play a critical role in ensuring people can find health insurance and are able to access the benefits they are entitled to through their coverage.² Consumers for Affordable Health Care (CAHC) was designated as Maine's consumer assistance program by the Attorney General and Superintendent of Insurance in 2011. However, federal funding has not been available to support this work since 2016.

In 2019, Maine's 129th Legislature passed LD 1274, An Act To Enact the Health Insurance Consumer Assistance Program, requiring the Attorney General to contract with a nonprofit, independent health insurance consumer assistance entity, that is not an insurer, to operate the CAP, and provided state funding for the CAP for two years. The 130th and 131st Legislatures both renewed the funding for two years.

More than 8 out of 10 Mainers support continuing to provide access to an independent, nonprofit Consumer Assistance Program that helps Mainers understand their health insurance options, apply for and enroll in health coverage, and navigate private health insurance issues, including helping people with appeals if they are denied coverage by an insurance company.³

If the Legislature does not act, CAP funding will end later this year.

In 2024, the Consumer Assistance Program HelpLine fielded nearly 7,300 calls and emails from people throughout Maine. Assistance provided by the CAP included:

- Helping people understand their coverage options, including people without insurance and people experiencing transitions in coverage, such as losing an employer-based health plan;

¹ <https://healthlaw.org/resource/short-paper-1-the-aca-and-consumer-assistance-programs/>

² <https://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/>

³ <https://drive.google.com/file/d/1of-aZWztHbCJDGZODEqoWEVvYcokHw41/view>

- Application and enrollment assistance for private health insurance plans, including subsidized Marketplace coverage;
- Helping people challenge denials and access coverage for medically necessary services and treatments, including help with submitting complaints to the Bureau of Insurance and filing internal and external appeals.
- Referrals and application assistance for other programs, and sliding-scale care, prescription assistance programs, and
- Trainings and technical assistance to Maine Enrollment Assistants, brokers, and other enrollment and health care professionals.

Availability of CAP services will be especially important over the next year, as anticipated changes at the federal level will reduce eligibility for Marketplace subsidies. Other proposed federal changes could shorten enrollment periods and make other changes to Marketplace plans and enrollment processes that people will need additional support to navigate.

Enrolling in coverage and navigating health plans can be confusing and overwhelming for many people, especially for those experiencing transitions in employment, other life changes, or managing serious or chronic health conditions. LD 843 provides ongoing funding for Maine's Consumer Assistance Program and ensures these critical services remain available to help Maine people enroll in and navigate private health coverage and access the care they need.

As a reminder, earlier this year, the HCIFS Committee voted unanimously (of those present, 11-0) to recommend to the Appropriations and Financial Affairs Committee, continued funding for the Consumer Assistance Program (CAP) in the biennial budget.

I understand you have been provided with the Consumer Assistance Program most recent annual report, that was filed with the Attorney General this past January. The report shows the Program fielded nearly 7,300 calls and emails from Mainers seeking assistance with health coverage last year. Clearly, CAP services are important to our constituents. I hope you will support LD 843.

Thank you.