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Farmingdale

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Testimony in support of LD 843, An Act to Continue Funding for the Health Insurance Consumer Assistance Program.

Hello members of the of the Joint Standing Committee on Health Coverage, Insurance, and Financial Services. I am Tom Lynch. I am submitting these comments in support of LD 843, An Act to Continue Funding for the Health Insurance Consumer Assistance Program.

I called the Consumer Assistance Program HelpLine earlier this year to get help with a coordination of benefits issue that my daughter was experiencing. There was a question of which insurer would pay for my daughter's medical services. She was potentially responsible for around \$100,000 in medical bills.

When I first called the HelpLine, I was not in a great mental state. I was having a hard time processing it all and it was extremely overwhelming. We really had no idea what to do. The HelpLine staff were very upfront about how they could help us but were also very compassionate and responsive in the listening process while being factual and realistic. That interaction was the first of many helpful conversations.

Together, with the help of HelpLine staff, we decided to file a complaint with the Maine Bureau of Insurance (BOI). I had no idea how to effectively do that and neither did my daughter.

Consumer Assistance Program staff guided us through the entire process. We sent them all the claims in question and other related paperwork. They provided important information about various laws, including step therapy laws and also picked up on numerous discrepancies in the claims. It was amazing to see how many things they found that we had missed... They guided my daughter through a recollection of her medical history and the recent insurance experience and analyzed all the information provided. They helped to draft a complaint for the BOI and submitted it on our behalf. Given the thoroughness of the complaint, the focused nature of it, and the background material they included...there is no way we would have ever produced anything remotely like this on our own.

BOI answered our initial complaint quickly and told us they would accept the complaint and start an investigation. I imagine this happened quickly because of the clarity of the documentation submitted and its thoroughness. It was a very positive first step that we were extremely grateful for. We had to wait several months as the investigation dragged on. The CAHC staff checked in with us and reassured us.

In the meantime, we were receiving EOBs in the mail and claims that were hard to understand. We were able to send these to CAHC along the way, and they helped interpret them for us. They helped us get through those really tough four months.

In April, BOI notified us that the two insurance companies would reprocess all the affected claims from the original date of the error, relieving my daughter of those huge medical bills. BOI also stated it would keep our complaint open until all claims were correctly processed.

The fact that we had someone in our corner that was advocating for us...I get emotional just talking about it. It was such an important component for us to get through this challenging period. It really made all the difference. I don't know what we would have done without help from the Consumer Assistance Program.

CAHC's HelpLine and appeals assistance are such an invaluable service. I'm sure, as any lawmaker would know, it's complicated when you have to deal with insurance companies and it's very confusing. We're educated consumers and we had no idea where to begin. I don't know how anyone would have gotten through this without some professional help.

Thank you for taking the time to listen to me today.