



Consumers for Affordable Health Care

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

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Testimony of Linda Sanborn, MD

On behalf of Consumers for Affordable Health Care

In support of LD 843,

An Act to Continue Funding for the Health Insurance Consumer Assistance Program

Senator Bailey, Representative Mathieson and members of the of the Joint Standing Committee on Health Coverage, Insurance, and Financial Services. I am Linda Sanborn. I serve as a volunteer member of the Board of Directors for Consumers for Affordable Health Care and I am here today to testify in support of LD 843, An Act to Continue Funding for the Health Insurance Consumer Assistance Program.

Consumers for Affordable Health Care is a nonpartisan, nonprofit organization that advocates the right to quality, affordable health care for every person in Maine.

Currently Consumers for Affordable Health Care (often referred to as "CAHC") is designated to serve as Maine's Health Insurance Consumer Assistance Program (CAP). Maine statute requires the Attorney General to contract with an independent nonprofit organization for Consumer Assistance Program services that include but are not limited to assisting consumers with:

- filing complaints and appealing denials of coverage with group health plans, health insurance carriers, or independent review organizations and providing information about internal and external appeal and grievance processes; and
- enrolling in coverage and obtaining federal health insurance premium tax credits.

Last year, Maine's Consumer Assistance Program (CAP) fielded nearly 7,300 calls and emails with Mainers who needed help understanding their health coverage options, applying for and enrolling in health coverage, and who needed assistance understanding their coverage and/or appealing denied claims for coverage.

Health insurance is complicated, especially for people who do not have access to health insurance through employment. Eligibility and enrollment in individual health insurance can be a confusing undertaking. Finding a plan that covers the health care services, treatment, and medicine one needs isn't easy. Some of the people the CAP assisted this past year include:

- A York County resident who was inappropriately denied coverage, who shared: *"Our insurance company did not cover medical tests the doctor ordered. CAHC helped us file an appeal, proving the insurance company did not process the claims properly. I was reimbursed for the tests, which were costly. I am grateful for the assistance provided by the CAP."*
- A Sagadahoc County couple and small business owners, one of whom shared: *"I contacted CAHC for help making sense of the bewildering health insurance landscape. I own a business. My wife owns a business. We have two daughters. We're glad to have someone who is not merely a customer service agent, but a true problem solver and communicator."*

These are only a couple of stories from among the thousands of consumers the CAP helped in 2024. I testified before you and members of the Appropriations and Financial Affairs Committee in February, when you were considering insurance related issues as part of the biennial budget public hearings. At that time, I provided each

of you with a copy of the CAP's most recent annual report, filed with the Attorney General in January. The report provides detailed information about CAP services provided last year and the people the CAP assisted. I have brought additional copies of the report with me today if you no longer have a copy and would like another.

I believe continued funding is important for many reasons. For example, CAHC recently released its healthcare affordability survey data that shows Mainers without coverage through work find it difficult to understand or enroll in health coverage. Other data revealed that:

- nearly seven out of ten Mainers with commercial health insurance were concerned about having a claim for a medical services or prescription drugs denied by their insurance company;
- nearly half of Maine households have medical debt, and
- One of three Maine families have struggled to pay for necessities like food, heat or housing, due to medical expenses.

We are concerned about the real possibility that coverage options for people who already struggle to pay for health insurance will become more limited as a result of changes at the federal level. For example, recent rules proposed by the Federal Government shortens Marketplace Enrollment Periods. Also, most (85%) of the 65,000 Mainers with coverage through Maine's Marketplace (CoverME.gov) receive premium assistance (subsidies). These Mainers, are at risk of having to pay more for their coverage at the end of this year if enhanced subsidies provided by Congress are not extended. They are at risk of becoming uninsured and will need help understanding their options. For many, it will mean having to purchase a less expensive plan with more cost sharing (higher deductible and copays). They will need assistance to make sure their primary and specialty care providers are in-network and the prescription drugs they need are included in their plan formulary at a tier they can afford. We are also concerned about Mainers who currently have employer sponsored coverage, who are at risk of losing their jobs.

Navigating and making sure Mainers have the coverage they need not only benefits those who need health care, but also benefits Maine's healthcare infrastructure, including providers, hospitals, clinics, and others which rely on insurance revenue to help keep their doors open.

My written testimony provides more information about the establishment of Consumer Assistance Programs across the country and how federal funding for those programs ended in 2016. Maine's legislature, like other state legislatures, was wise to provide state funding for Maine's Consumer Assistance Program to ensure this valuable resource continues to be available to Maine people. I hope you will consider doing so again by supporting this bill.

Thank you.

Additional information related to Maine's Health Insurance Consumer Assistance Programs:

Section 1002 of the Affordable Care Act (ACA) established Consumer Assistance Programs (CAPs) to help people enroll in and use their health insurance effectively. The Maine Attorney General and Maine's Superintendent of Insurance, designated Consumers for Affordable Health Care as Maine's Health Insurance Consumer Assistance Program with the support of a federal grant from the U.S. Department of Health and Human Services in 2010. Maine's CAP offers both toll-free and face-to-face assistance to Mainers who aren't offered health insurance through work or who can't afford such coverage, in understanding their options and in enrolling in coverage. The CAP provides assistance with other insurance issues, such as appealing a denial of coverage from an insurance company. Explanation of benefit (EOB) notices sent by insurance carriers to enrollees in Maine include the contact information for the Consumer Assistance Program, so that enrollees may

seek assistance with appealing a denied claim. However, federal funding has not been available to support this work since 2016.

Consumers for Affordable Health Care continued to provide CAP services to individuals, such as helping people enroll in coverage and resolve issues with their health insurance, even after the federal funding ended. However, without funding, Maine's CAP operated with reduced staffing that limited capacity to provide assistance to individuals seeking help with private insurance issues, including appeals. CAPs continue to operate without federal funding in more than 30 states, many of which are supported by state funding.¹

In 2019, Maine's Legislature passed LD 1274, *An Act To Enact the Health Insurance Consumer Assistance Program*, which required the Attorney General to contract with a nonprofit, independent health insurance consumer assistance entity, that is not an insurer, to operate Maine's Health Insurance Consumer Assistance Program. The legislation included funding for the CAP through a transfer of Other Special Revenue Funds from the Bureau of Insurance to the Office of the Attorney General. This funding has been in place for the past six years and has helped to ensure that Maine people have access to the assistance they need to enroll in coverage and get the most out of their health plans.

Denials of coverage can be devastating— especially for people with serious health conditions and for those who are already struggling to pay high premiums and out-of-pocket costs. The appeals process can be daunting, especially when people are unaware of their rights or have limited knowledge of insurance regulations and requirements. Without timely and professional guidance or assistance, many people are faced with expensive bills they can't pay and are burdened with over time, and in some cases, at risk of being unnecessarily sent to collections.

As previously mentioned, Maine's CAP also provides assistance with enrolling in private insurance coverage, including subsidized Marketplace plans. All CAP staff are trained eligibility experts and are certified to provide enrollment assistance through the Marketplace as Certified Maine Enrollment Assistors (MEAs).

The CAP works with a number of state agencies and other stakeholders, including, for example, Maine's Department of Labor Rapid Response team, in providing information about health coverage options when a business closes or is laying off workers. People who lose coverage in these examples are eligible for what is referred to as a special enrollment period and typically have a limited amount of time to pick up coverage through Maine's Marketplace. CAP staff enrolled nearly 1,000 Mainers in coverage through a special enrollment period last year. The CAP also provides training to other enrollment professionals throughout the state, such as insurance brokers, hospital billing staff and staff at community health clinics and social service agencies.

Again, Health insurance is complicated, especially for people who do not have access to health insurance through their employers. Finding a plan that covers the health care services, treatment, and medicine one needs isn't easy. At the same time, most people want to be sure that their doctor and other providers are in-network and the services they need will be covered by their plan. Maine's Health Insurance Consumer Assistance Program plays a critical role in ensuring that people are able to obtain health insurance and access the benefits they are entitled to under their health plan.

¹ <https://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants>