



HEALTHCARE
PURCHASER
ALLIANCE
OF MAINE

Testimony of Trevor Putnoky

to the Joint Standing Committee on Health Coverage, Insurance and Financial Services

In Support of

LD 843, An Act to Continue Funding for the Health Insurance Consumer Assistance Program

April 29, 2025

Good afternoon, Senator Bailey, Representative Mathieson, and Members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services.

My name is Trevor Putnoky. I'm the President and CEO of the Healthcare Purchaser Alliance of Maine and I'm here today to testify in support of LD 843. The HPA is a nonprofit that represents the purchasers of health care in Maine. Our mission is to advance and support access to high-quality, affordable care. We have over 60 members, including some of the largest public and private employers and health trusts in Maine. Collectively, our members spend over a billion dollars annually providing health care for nearly one quarter of the commercially insured population in the state.

The funds appropriated under this bill would continue ongoing support of Maine's health insurance Consumer Assistance Program (CAP), and its work to help Maine residents access high-quality and affordable health care.

With the costs of healthcare continuing to rise, Maine consumers are increasingly struggling—and sometimes failing—to afford the costs of care. Many Mainers—particularly the most financially vulnerable among us—are skipping necessary care because they can't afford it. And nearly half (45 percent) of Maine households have medical debt.¹ Not only is health care increasingly unaffordable, the system is incredibly complex, with many people unsure of basic health insurance terms and how to use insurance to access needed care. Indeed, a 2019 study found that over half of U.S. adults have inadequate health insurance literacy, which is the "ability to seek, obtain, and understand health insurance plans, and once enrolled use their insurance to seek appropriate health care services."² And here in Maine, nearly half of Mainers who have hospital-related medical debt are not aware

¹ Digital Research Inc., *Examining Views Toward Health Care in Maine: Preliminary updated survey results*, Consumers for Affordable Health Care, January 2025.

² Jean Edward, Amanda Wiggins, Malea Hoepf Young, and Mary Kay Rayens, "Significant Disparities Exist in Consumer Health Literacy: Implications for Health Care Reform," National Institutes of Health, National Library of Medicine: National Center for Biotechnology Information, October 2019. Available at: <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6831506/>.



that hospitals in Maine are required to provide medically-necessary care for free to Mainers who meet certain income guidelines.³

With consumers struggling to both understand their insurance options and to pay for care, the services the CAP provides have never been more important to ensure that Mainers are aware of all the resources that may be available to help them defray and lower their healthcare costs. These include assistance with determining eligibility and applying for coverage programs, such as subsidized care on the Maine Marketplace, or hospital free care, as well as understanding and leveraging coverage and appeals rights under their current insurance plans.

The CAP is an incredible resource for Mainers, with a dedicated and caring staff whose expertise provides vital assistance to Mainers struggling to access and afford care. We are extremely fortunate to have this tremendous resource available in our state, and I urge you to continue to support the essential work that the CAP provides to Mainers.

Thank you for the opportunity to share our support for LD 843 and for the important work that the CAP undertakes to help Mainers navigate the complexities of our healthcare system and access affordable care.

I'd be happy to answer any questions and will be available for the work session.

³ Ibid.