



126 Sewall Street
Augusta, Maine 04330-6822
TTY/Voice: (207) 632-9438
www.mainequaljustice.org

Maine Equal Justice

People Policy Solutions

Alex Carter
Policy Advocate
acarter@mejp.org

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

April 29, 2025

Good afternoon Senator Bailey, Representative Mathieson, and members of the Committee on Health Coverage, Insurance and Financial Services. My name is Alex Carter, I use she/her pronouns, and I'm a Policy Advocate at Maine Equal Justice (MEJ). MEJ is a nonprofit civil legal aid provider working to increase economic security, opportunity, and equity for people in Maine.

I'm pleased to testify in support of LD 843 today to continue to fund Maine's vital Consumer Assistance Program (CAP).

Following the passage of the Affordable Care Act, many states established CAPs to assist individual consumers to find, enroll in, and seek assistance with their health insurance. In 2011, Consumers for Affordable Health Care (CAHC) was designated as Maine's CAP and has continued to play that critical role, ensuring more people can access the health benefits they're entitled to. However, federal funding has not been available to support their work since 2016 and CAPs that are still operational are funded exclusively through mechanisms other than federal grants.¹

In 2019, Maine's 129th legislature passed a bill authorizing state funds to operate the CAP for two years and subsequent legislatures have renewed the funding for two years at a time. However, if the current legislature doesn't act, funding for Maine's CAP will end later this year. LD 843 would provide \$300,000 in ongoing, annual funds to the Attorney General's office to contract with a designated nonprofit consumer assistance entity. This will allow Maine's CAP to continue to operate as a vital resource to Maine's health care consumers and greatly reduce the uncertainty of two-year funding cycles.

CAHC is an invaluable partner in our work to support Mainers' access to affordable healthcare. As a legal aid provider serving people with low-income, MEJ sees many cases where clients have complicated medical needs and are just over income for

¹ <https://www.cms.gov/ccio/resources/consumer-assistance-grants>

126 Sewall Street
Augusta, Maine 04330-6822
TTY/Voice: (207) 632-9438
www.mainequaljustice.org



Alex Carter
Policy Advocate
acarter@mejp.org

MaineCare. While we hold significant expertise in MaineCare, we regularly refer people to CAHC's Helpline for education and navigation on their full range of healthcare options and for help signing up for coverage. In their role as the state's CAP, CAHC helps Mainers figure out how to cover the costs of their healthcare needs, determine the right health coverage for themselves and their families, understand their rights and responsibilities under their insurance contracts, assist in filing appeals with their insurance providers, and assess eligibility for tax credits and other programs.

In addition to this hands-on assistance, CAHC provides information to the public and other service providers through numerous trainings on MaineCare, the ACA Marketplace, and other health care coverage issues throughout the year. Their trainings—many of which we participate in—have served hundreds of people across the state who in turn assist thousands of Mainers annually to enroll in coverage. Providing support in navigating our complex and ever-changing healthcare systems saves lives, money, and time—both for individual consumers and for the Department of Health and Human Services by diverting many of the questions that would go to eligibility workers.

CAHC's role as Maine's CAP will be particularly important over the next year, as anticipated changes at the federal level could cause significant numbers of people to lose their MaineCare, reduce eligibility for Marketplace subsidies, shorten enrollment periods, and make other changes to Marketplace plans and processes that will require additional support to help people navigate. In short, Maine's CAP is an integral part of our healthcare system and a uniquely valuable resource for your constituents.

As a close collaborator with CAHC and fellow advocates for improved access to affordable health care, **we support LD 843** and ongoing state funding for Maine's CAP.

Thank you,
Alex Carter
she/her/hers
Policy Advocate
Maine Equal Justice