

Testimony in support:

LD 1937, "An Act to Require Hospitals and Hospital-affiliated Providers to Provide Financial
Assistance Programs for Medical Care"

Joint Standing Committee on Health and Human Services

May 12, 2025

Senator Ingwerson, Representative Meyer, and members of the Joint Standing Committee on Health and Human Services, my name is Laura Harper. I live in Hallowell and am a Senior Associate at Moose Ridge Associates. Today I'm testifying in support of LD 1937, "An Act to Require Hospitals and Hospital-affiliated Providers to Provide Financial Assistance Programs for Medical Care" on behalf of my client, Maine People's Alliance (MPA.)

The mission of MPA is to create a world where everyone has what they need, contributes what they can, and no one is left behind. With more than 32,000 members across Maine, we are the state's largest community action organization. Over the past four decades, MPA has worked to build a powerful statewide grassroots movement for progressive social change, serving as a leader in state campaigns for expanded health care access, toxics use reduction, affordable housing, universal home care, clean elections reform, racial justice, immigrant rights, a higher minimum wage and tax fairness. We are dedicated to providing Maine people with the tools, knowledge, skills and opportunity to become involved in the decision-making processes that affect their lives.

Our members desperately want health care reform. The current system is broken; it favors insurance companies, drug manufacturers, and hospitals over healthcare consumers. It is built for profits instead of people. LD 1937 won't fix the entire system, but it will restore some balance in favor of Mainers. By increasing eligibility to Free Care offered at Maine's hospitals as well as making it easier to apply for, we can make an important difference in the lives of Mainers. Far too many people are burdened by medical debt resulting from hospital bills. Indeed, four out of ten Maine families have received a hospital bill that was much higher than they expected in the past two years. More than half of Mainers who have incurred hospital debt are not aware that Maine hospitals are required to provide medically-necessary care for free to Mainers who meet certain income guidelines. The policies proposed in LD 1937 will help to address the out-sized role medical debt plays in keeping Mainers from accessing economic security.

Furthermore, this bill will help reduce health inequality by requiring interpretation services to patients with limited English proficiency and patients who are deaf or hard of hearing. LD 1937 requires the provision of versions of translated Free Care applications into any language spoken by 5% of the community or 1,000 people in the community served by a hospital. We know that

¹ "Examining Voters' Views Towards Health Care in Maine: Results of a Survey Conducted on Behalf of Maine Consumers for Affordable Health Care" Digital Research Inc. March, 2025.



people with disabilities and Black Americans are more likely to have medical debt.² As members of the All Means All campaign to allow all income-qualified Mainers to access MaineCare, regardless of age or immigration status, we firmly believe Maine should be a place where all of us, regardless of background or origin, can get health care when we need it. Interpretation services and Free Care applications in languages besides English are critical tools to move us closer to this goal.

In conclusion, when nearly half of all households in Maine have incurred medical debt, with hospitals being a common source of that medical debt³, we must do all we can to improve Free Care eligibility and access. Mainers need relief from unaffordable hospital bills and LD 1937 promises to provide it. Please vote "ought to pass" on this bill. Thank you for your time today and I'm happy to try and answer any questions you have.

²Rakshit, Shameek; Rae, Matthew; Claxton, Gary; Amin, Krutika; and Cox, Cynthia, "The Burden of Medical Debt in the United States." Peterson Center on Health Care and KFF. February 2024. https://www.healthsystemtracker.org/brief/the-burden-of-medical-debt-in-the-united-states/#Share%20of% 20adults%20who%20have%20medical%20debt,%20by%20demographics,%202021

³ "Examining Voters' Views Towards Health Care in Maine: Results of a Survey Conducted on Behalf of Maine Consumers for Affordable Health Care" Digital Research Inc. March, 2025.