

**Testimony in support of LD 2196, An Act to Lower Health Insurance Costs,
Reduce Barriers to Health Care and Ensure Fair Prices for Health Care**

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Representative Meyer, Senator Ingwersen, and other members of the Joint Standing Committee on Health and Human Services.

I am Rachel Collamore, Consumer Assistance Program Manager, with Consumers for Affordable Health Care.

As most of you are aware, Consumers for Affordable Health Care (CAHC) is a nonpartisan, nonprofit organization that serves as Maine's Health Insurance Consumer Assistance Program. The Consumer Assistance Program operates a toll-free HelpLine and provides in-person assistance to Maine people who need help obtaining, keeping, using, or addressing problems with private health insurance, including appealing a wrongful denial of coverage from their insurance company, and with accessing or affording health care services and safety net programs. Our HelpLine fielded nearly 7000 calls from people across Maine last year. Many shared the very real concerns they have about not being able to afford the coverage and/or the health care they need.

It is extremely difficult for most people who reach out to us to take time from work and make time to drive to Augusta to give very personal testimony about the struggles they face affording the health care they need. I hope you will look closely in your folders or the online portal for the written testimony submitted by them.

A few we are aware of include:

- Janet, from Southern Maine she has a 19-year-old son who recently had the unfortunate experience of needing outpatient hospital-based services that even with insurance, resulted in an unexpected bill totaling \$6,500. They had reached out to his carrier and to the hospital for estimated costs for the services and neither were able to provide that information. They are both greatly frustrated by the fact that he now has this bill hanging over his head for the care he needed that is far more expensive than they can afford.
- Allison from Androscoggin County is 63 years old. She works 20 hours a week and her husband works full-time. Even though they have employer-based insurance, she has accumulated about \$12,000 in medical bills for surgery she needed. She does not qualify for any program to help her pay the bill and can't afford the monthly payment plan the hospital offered. She has opted to let the bill go to collections, where a more reasonable payment plan can be set up.
- Amanda and her husband are from Waldo County. They run a small business – she says they make a living at it but aren't rich by any means. Their bills get paid, and they provide jobs to a few good people. Their life is good but the cost of living just climbs higher every year and their health care costs are through the roof. Their monthly health care premiums for this year were just shy of \$1,300. They can't justify paying double their mortgage payment for insurance. They felt they had no choice but to go uninsured.

Thank you for listening to me today and doing what you can to address cost drivers that are making health care and coverage too expensive for many in Maine.