



**Testimony of Kate Ende, Policy Director
Consumers for Affordable Health Care**

In Support of LD 1, *An Act To Establish the COVID-19 Patient Bill of Rights*

Tuesday, February 23, 2021

Senator Sanborn, Representative Tepler and members of the Joint Standing Committees on Health Coverage, Insurance and Financial Services. Thank you for the opportunity to submit these comments in support of LD 1, *An Act To Establish the COVID-19 Patient Bill of Rights*.

My name is Kate Ende and I am the policy director at Consumers for Affordable Health Care (CAHC), a nonpartisan, nonprofit organization that advocates for Maine people to be heard, respected, and well-served in a health system that provides coverage, access and quality, affordable care to all.

As designated by Maine's Attorney General, CAHC serves as Maine's Consumer Assistance Program for health insurance and as such, we operate a toll-free confidential HelpLine staffed by trained experts in eligibility and enrollment in private and public health insurance coverage. We answer questions about eligibility, help people apply for and enroll in health coverage, including private Marketplace health plans, and assist with other issues using insurance and accessing care, including helping people file complaints and appeal coverage denials. We also serve as the Ombudsman program for Maine's Medicaid program, MaineCare, and help people with applying for and navigating the enrollment process for MaineCare coverage. It is from our experience assisting Mainers in navigating the health care and coverage systems that we offer the following comments.

The COVID-19 pandemic has highlighted many gaps within our health care system, including people without health insurance coverage, and others who have health insurance coverage, but are unable to access care, due to high deductibles and high cost-sharing amounts, which they cannot afford. This pandemic has also demonstrated that we are all better off when everyone has access to the screening, testing, and treatment they need to get and stay healthy.

Regardless of whether we are in a state of emergency, access to testing and vaccinations to protect against COVID-19 will continue to be critical to effectively respond to, control the spread of, and protect Maine people from the virus. Unfortunately, we know that cost is a barrier to receiving care, which is why we strongly support the measures included in this bill to remove cost barriers to obtaining screening, testing, and vaccinations for COVID-19, including for Mainers who do not have insurance.

We greatly appreciate the steps that the Mills Administration has taken, including those by the Department of Health and Human Services and the Maine Bureau of Insurance, to make testing and vaccinations for COVID-19 available to people in Maine at no cost. However, navigating the nuances of the protections and existing programs that are available through the State and Federal governments, is complicated and in some instances have resulted in people receiving unexpected bills for services that they believed would be available at no cost. We appreciate the bill's requirement that individuals be informed of all out-of-pocket costs, prior to the administration of a COVID-19 test, in addition to information about how they can access a test without cost. We also support the prohibition on billing uninsured patients for costs related to administering a COVID-19 vaccine.

In addition to direct adverse impacts of the coronavirus on people's health are the indirect harmful consequences related to delayed in-person services for other medical care, including chronic and serious health conditions. We support the measures included in this bill that will make it easier for people to



safely access the medical care and prescription drugs they need, including through expanding access to telehealth services, when medically appropriate, to populations who do not have high-speed internet or other technology needed for a video telehealth appointment.

For these reasons, we urge the Committee to support this bill and help to alleviate affordability and other barriers to accessing COVID-19 screening, testing, and vaccination, as well as other medically necessary health care.

Please do not hesitate to contact me with any questions at kende@mainecahc.org or 207-480-2136.

Thank you.