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LD 443

An Act To Ensure Choices in Health Insurance Markets

Senator Sanborn, Representative Tepler, fellow distinguished colleagues of the Health Coverage, Insurance and Financial Services Committee, as you know I am Representative Joshua Morris from Turner. I am here today to present LD 443 “An Act to Ensure Choices in Health Insurance Markets.”

This bill proposes changes to Clear Choice Products provisions in LD 2007, which was passed unanimously by this Committee in the 129th Legislature, to respond to concerns raised by a broad set of stakeholders.

This bill limits Clear Choice products to the Individual Market, on-Exchange, and removes the three-plan limit for alternative products, enabling greater choice for consumers. I have faith that Maine people will benefit from having more options when they purchase healthcare for themselves and their families.

Small businesses are dealing with myriad challenges due to COVID and the economy, and many are struggling to survive. Simply put, now is not the time to add the burden of understanding and executing a new approach to purchasing insurance.

If the Clear Choice plans resulted in substantial savings, the benefit would be clearer, however, richer benefit designs cost more, and without changes to the law, small employers will have far fewer choices and, in some cases, higher costs.

Small businesses should be able to keep the health insurance they have if they want. They should also have the opportunity to purchase the benefits that work best for their circumstances. Our committee did good work on LD 2007 last session. I know I am proud of what we were able to accomplish in a bipartisan manner. I also believe that due to the circumstances of the last year, it would be more prudent to repeal this provision of the law to help small businesses meet the challenges facing them in this uncertain time.

Thank you for your time and consideration of this bill.

District 75 Leeds, Turner & Livermore (part)

