

February 25, 2021

Dear Senator Sanborn, Representative Tepler, and Members of the Health Coverage, Insurance and Financial Services Committee

The American Heart Association (AHA) is the nation's oldest and largest voluntary organization dedicated to fighting heart disease and stroke, whose mission is to be a relentless force for a world of longer, healthier lives. We are writing in opposition to *LD 443 "An Act To Ensure Choices in Health Insurance Markets"*. This bill repeals parts of Public Law 2020, Chapter 653, legislation that seeks to improve the affordability and understanding of coverage and out-of-pocket cost exposure for consumers who have private health coverage in the individual and small group markets. Part of this law created a "clear choice design" for a set of health plans sold in the individual and small group market. This provision requires the development of a set of plans to be offered that would generally have the same deductible, out-of-pocket limit, and copays for a set of commonly used services. The goal of this provision is to make health insurance policies in the individual and small group markets easier to understand and easier to compare when shopping for coverage.

For most consumers, navigating the health coverage and health care system can be daunting and frustrating. Clear Choice plan design provides Maine with the opportunity to reduce the confusion and stress consumers often experience by making coverage more predictable and easier to understand. The name "Clear Choice" implies clarity and ease of understanding. We believe that allowing many alternative plan designs would be confusing to the consumer and antithetical to the stated intent of the legislation. The bill you are considering today removes the requirement of clear choice benefit designs for the small group market, limiting them only to the individual market. Challenges with health insurance literacy are not limited only to those who purchase health insurance in the individual market. Consumer confusion is widespread. Policy solutions that work to improve affordability and administrative simplicity of health coverage should be offered to as many Mainers as possible. We urge you to vote "ought not to pass" on LD 443. Thank you for your time, attention, and consideration of our comments. If you have any questions or need further information, please contact me via email at [allyson.perron@heart.org](mailto:allyson.perron@heart.org) or by phone at 867-540-9686.

Sincerely  
Allyson Perron Drag  
American Heart Association/ Stroke Association  
Government Relations Director

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American Heart Association

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