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Testimony in favor of LD
DrewChristopher Joy,
Southern Maine Workers' Center
Portland, Maine
March 15, 2021

Senator Sandborn, Representative Tepler, and honorable members of the Committee On Health Coverage, Insurance and Financial Services, my name is DrewChristopher Joy, I am a resident of Portland and a staff organizer with the Southern Maine Workers' Center. I am here to Testify in favor of LD 631, *An Act To Provide Funding for Maine's Health Insurance Consumer Assistance Program*.

The Southern Maine Workers' Center is a member-led organization with a mission to improve the lives, working conditions, and terms of employment for people in Maine. Our work centers on what we believe are the human rights to health care and work with dignity. In the United States access to health care and a person's workplace or work history are inextricably linked. Nothing has made more clear the challenges and frustrations of this system than the recent pandemic. But for many low-wage workers, even before the pandemic, navigating their health insurance options was an impossible task.

Many of the members of the Southern Maine Workers' Center are who we know call "essential workers". These are the people who work low wage jobs in our food and hospitality industries, who sell us our groceries or other essential items, and who care for elders and people with disabilities in our communities. Some of our members are also independent contractors, scrapping together a living from multiple sources or gig workers delivering our food or getting us from place to place. Workers in these fields may experience any of the following relationships to health care coverage:

- Employer provided insurance with deductibles so high it's basically useless
- Insurance bought on the Affordable Care Act marketplace, that may or may not cover necessary medications, but was what seemed the like the least unaffordable option.
- Insurance bought on the Affordable Care Act marketplace, even though they might qualify for MaineCare and get better coverage that way
- MaineCare, if they know they might be covered since the expansion
- No coverage at all, because they think they can't afford it
- Absolute tailspin about what to do when they've lost their job



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Between our workers and our Worker Support Hotline and Workers' Rights Legal Clinic, we talk to hundreds of people in Maine every year who are navigating these kinds of conditions. They are often frustrated, hopeless, scared, and confused about their healthcare in addition to whatever "work" issue that came to us about.

We are grateful to have an excellent resource to send people to—Consumers for Affordable Health Care's CAP HelpLine. I know I've personally sent dozens of people to that line, from our members, to my partner. Everyone I've ever sent reports back that they understand their rights better and have been able to make an informed decision about their health coverage. Many of the workers we send to CACH end up finding out that they can get their insurance to cover a treatment or that they do qualify for a more affordable health plan. And the relief on their faces and in their voices is incredible.

This year, during that pandemic, we helped hundreds of people with their unemployment claims, which is a frustrating ordeal in and of itself. Many of these same workers need help navigating their health care too. That help was beyond our scope, but we we're grateful to be able to send workers to get the help they need at CAHC.

This program is essential for Maine's workers, pandemic or not. We strongly support providing the financial backing needed to ensure that this program continues to serve Maine's workers.