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**Testimony in Support of LD 631, An Act To Provide Funding for Maine's Health Insurance
Consumer Assistance Program**

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Good morning Senator Sanborn, Representative Tepler, and members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services. My name is Kathy Kilrain del Rio and I am the Director of Campaigns and Healthcare Advocacy for Maine Equal Justice, a nonprofit legal aid provider working to increase economic security, opportunity, and equity for people in Maine. **Today I am submitting testimony in support of LD 631, An Act To Provide Funding for Maine's Health Insurance Consumer Assistance Program**, sponsored by Senator Brenner.

In our work to support low-income Mainers to access affordable health care, Consumers for Affordable Health Care (CAHC) is an invaluable partner. As a matter of fact, the reason I cannot testify during the public hearing is that I am co-facilitating with several CAHC staff an Advanced MaineCare training for assisters, navigators, and others who help people enroll in and troubleshoot challenges with MaineCare. CAHC provides numerous trainings on MaineCare, the ACA Marketplace, and other health care coverage issues throughout the year. Their trainings have served hundreds of people across the state who in turn assist thousands of Mainers annually in enrolling in MaineCare. It's hard to quantify the value of that assistance and expertise - providing support in navigating our complex and changing health care systems saves lives and money.

In their role as the state's Consumer Assistance Program, CAHC assists Mainers in figuring out how to cover the costs of their health care needs, determine the right health coverage for themselves and their families, understand what their rights and responsibilities are under their insurance contracts, assist them in filing appeals with their insurance providers, and help them understand whether they are eligible for tax credits for insurance or other programs as individuals or as a small business. When it comes to understanding your options on the ACA Marketplace or for other private insurance, there is no better source of reliable and comprehensive information than CAHC.

Many low-income Mainers experience what we call “churn” between MaineCare and the Marketplace. This happens when someone’s income fluctuates pushing them over income for MaineCare in some months and under income for subsidies in the Marketplace other months. This can create a lot of stress and uncertainty for people. When someone has questions about their options on the Marketplace, we can say with the upmost confidence that they should call CAHC’s Consumer Assistance Hotline and we know they will get good information from people who genuinely care about ensuring all Mainers have affordable health care. If an error occurs in the process or someone has a complicated situation, CAHC will help them figure out what’s wrong and diligently seek out solutions.

Finally, when COVID-19 struck and many Mainers experienced sudden changes in income or employment that affected their health coverage, CAHC was there. When the federal government made changes to programs to help people better access health care during a global pandemic, CAHC learned those changes and figured out new ways to get that information to individuals who needed it for their own circumstances or to assist others across the state. That type of support has been a critical part of our state’s response to the pandemic and recession.

Our state’s Consumer Assistance Program is an integral part of our health care system. It provides important information and support to Mainers throughout our state every day. For all these reasons, I urge you to support LD 631. Please feel free to reach out to me if you have any questions about my testimony. Thank you.