

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

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Senator Sanborn and Representative Tepler, and other members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services. Please accept this written testimony to express my support for LD 631, An Act to Enact the Health Insurance Consumer Assistance Program.

I am employed by Western Maine Community Action, a Community Action Agency based in East Wilton, Maine, as the Healthcare Navigator Program Manager for Maine. WMCA Navigator Consortium has been the lead agency receiving Federal and State Navigator funding in Maine since 2013. Part of my job involves meeting with individuals who wish to enroll in health care coverage through the Affordable Care Act Marketplace, or who need assistance with issues with their application or coverage, providing assistance with MaineCare applications and question, do community outreach and assist consumers remotely by phone or virtually. I coordinate with the Navigators operating in six Community Action Agencies that WMCA subcontracts with to provide Navigator assistance throughout the state and three not-for-profits, including Consumers for Affordable Health Care, who provide enrollment and outreach.

Consumers for Affordable HealthCare supports the Navigators with provide high quality assistance to the people we assist with MaineCare and Marketplace enrollment. Navigators rely on the trainings and statewide workshops CAHC host to stay up to date on policy changes and enrollment assistance strategies. Leading up to the ACA Marketplace Open Enrollment in the fall, WMCA Navigator Consortium host a Navigator Annual Training in which CAHC provides customized information on the Marketplace and MaineCare and the complex cases associated with eligibility and enrollment.

Equally important to the Navigators is the direct source of expert information CAHC provides through their Consumer Assistance Program. Many of the Navigators wear many hats at their agencies, often being the only health insurance focused employee at their agency. When complicated issues arise, it is important that they have knowledgeable, local experts to call for help. Navigators refer consumers to the Consumer Assistance Program for complex cases or call on behalf of the client. When a consumers questions goes beyond the scope of a Navigators training – perhaps related to coverage denials, abnormal request from the Marketplace or mistakes made by insurance companies – Navigators can direct a consumer to access the expert advice in these areas by calling the Consumer Assistance Program.

As an agency, CAHC has a long-term perspective, established contacts, and familiarity with the technical details of government health insurance programs and regulation of private companies, to assist Navigators with most complex scenarios we encounter. I strongly believe that state funding for the Health Insurance Consumer Assistance Program will benefit the people of Maine in meaningful ways. They are an invaluable resource, used by many in our state and deserve our support.