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**Testimony in Support of
LD 653, An Act to Provide Maine Residents Losing Employer-Based Health Coverage with
Information about Other Coverage
and
LD631, An Act to Provide Funding for Maine's Health Insurance Consumer Assistance Program**

Greetings Chairs Sandborn and Tepler and members of the Joint Committee on Health Insurance Coverage and Financial Services. My name is Lori Parham and I am the State Director for AARP Maine. AARP Maine, representing more than 200,000 members 50 and older statewide, supports both LD 653 and LD 631 because they provide vital information for Maine residents who have to make critical health care insurance choices or navigate complex health care coverage. This has become an even more important issue in the wake of the COVID-19 pandemic.

An August 2020 report from the Kaiser Family Foundation, "Consumer Assistance in Health Insurance: Evidence of Impact and Unmet Need" noted that nationally 18% of consumer who looked for coverage received consumer assistance in the past year but "another 12% tried to find help but did not get it." It also stated that "The COVID-19 pandemic could disrupt health coverage for potentially millions of people but...public understanding of available coverage options and how to apply is limited."¹

LD 356 effectively addresses these issues by updating current law that requires carriers to provide the most up to date information to consumers. More importantly, LD 356 also establishes the right of health care consumers to be adequately informed of a range of issues such as:

- How to navigate complex options when seeking new health insurance coverage after changing employers or finding themselves unemployed;

¹ <https://www.kff.org/health-reform/issue-brief/consumer-assistance-in-health-insurance-evidence-of-impact-and-unmet-need/>

- Assuring that consumers are informed of all relevant deadlines, so they have continuous health care coverage;
- Providing other vital information concerning coverage of pre-existing conditions, available financial assistance, MaineCare eligibility, and other crucial choices that can mean the difference between continued quality health care and potentially no health care with consequent financial and personal difficulties.

LD 631 assures that health care insurance information continues to be available to all Mainers by extending funding for consumer support to 2021-22 and 2022-23. Originally established in 2019 by LD 1274, Consumer Assistance Programs (CAPs), required by the Affordable Care Act, were established to help people enroll in and use their health insurance effectively. Since then, the Maine CAP, Consumers for Affordable Health Care, has provided a range of needed services such as:

- Helping consumers obtain health insurance coverage through easy-to-understand information;
- Educating consumers about their rights and responsibilities under their health insurance policies;
- Assisting consumers in filing complaints and appeals and navigating the grievance processes of group health plans; and
- Offering a successful Helpline program that provides a range of information covering topics such as access to specialists, how to apply for financial assistance programs and understanding consumer rights under their insurance contract.

AARP Maine works closely with Consumers for Affordable Health Care to support Mainers 50-64 and their families who are navigating the health care system. The helpline has been incredibly important to this age group as many Mainers 50-64 have lost their jobs during the pandemic. CAHC is the go-to resource for trusted information.

These bills will help ensure easy-to-understand, common-sense solutions for consumers. We urge your support of both LD 356 and 631. Thank you for the opportunity to provide testimony. I am happy to answer any questions and can be reached at lpaham@aarp.org or 207-400-1026 if you have any questions.

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