



Alliance for Addiction and Mental Health Services, Maine
The unified voice for Maine's community behavioral health providers

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

Sponsored by Senator Stacy Brenner

March 16, 2021

Good morning Senator Sanborn, Representative Tepler, and members of the Joint Standing Committee On Health Coverage, Insurance and Financial Services. I am Malory Shaughnessy, a resident of Westbrook, and the Executive Director of the Alliance for Addiction and Mental Health Services. Please accept this testimony on behalf of the Alliance in support of LD 631, An Act To Enact the Health Insurance Consumer Assistance Program.

With 35 members, the Alliance represents the majority of Maine's safety net community based mental health and substance use treatment agencies, offering services in every county in Maine. The Alliance advocates for the implementation of sound policies and evidence-based practices that serve to enhance the quality and effectiveness of our behavioral health care system.

Consumer Assistance Programs (CAPs) play a critical role in ensuring that consumers are able to find health insurance and are able to understand AND access the benefits to which they are entitled. The need for consumer assistance programs is greater than ever due to a rapidly changing policy landscape and increases in the cost of health coverage, including coinsurance and deductibles and other out-of-pocket cost.

While Maine and other states previously received federal grants to provide Health Coverage Consumer Assistance -those grants are not currently being provided to states. Maine's consumer assistance program funding went from a little over \$205,000 in 2016 to nothing in 2017.

Consumer assistance programs are helpful not only in helping people enroll in coverage but also in helping people appeal inappropriate denials of coverage. Maine's Consumer Assistance Program was especially important this past year as Mainers were losing their jobs and employer-based coverage -- with many facing a crisis. Maine should continue to follow the lead, of over half of the states in the nation, that still provide CAP assistance.

Health insurance is complicated, especially for people who do not have access to health insurance through employment. Eligibility criteria for private Marketplace coverage and subsidies, and for public coverage differs - and can be a confusing undertaking. And for those struggling with mental health and substance use issues, it can be especially daunting.

Enrollment assistance works. Maine needs to continue supporting consumer assistance that provides one-on-one assistance to educate individuals about health care programs, including private insurance options. and how to access overage or appeal a denial for coverage.

Consumers need more support than ever and CAPs are a proven and effective model. LD 631 will help people trying to begin their path to recovery get the health care they need to accomplish those goals!

Please vote Ought to Pass on LD 631. Thank you and I am happy to answer any questions you may have.