



***Testimony in support of LD 1390***

**[An Act To Maximize Health Care Coverage for the Uninsured through Easy Enrollment in the MaineCare Program or in a Qualified Health Plan in the Marketplace](#)**

Senator Sanborn, Representative Tepler and members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services, my name is Nicole Clegg and I serve as the Senior Vice President of Public Affairs at Planned Parenthood of Northern New England and I am pleased to submit testimony in support of LD 1390.

Planned Parenthood of Northern New England provides comprehensive reproductive and sexual health care to more than 14,000 people in Maine at four health centers located in Biddeford, Portland, Sanford and Topsham. People turn to us for affordable, high-quality care including wellness exams, birth control, disease testing and treatment, cancer screenings, abortion care as well as a variety of primary care services. We see everyone who comes to us regardless of ability to pay, and in a typical year, we provide more than \$4 million in free and discounted care to our communities in Maine.

As a mission driven health care provider, we fundamentally believe everyone should be able to get affordable, high quality sexual and reproductive health care in their communities, no matter where they live or how much money they make, and we advocate for policies that help make this vision a reality.

In November of 2017, Question 2 passed with the approval of nearly 60% of the electorate, this, coupled with Gov. Mill's issuance of Executive Order 1 in January of 2019 expanded access to the MaineCare program for more than 70,000 Mainers. It is impossible to overstate the impact of these victories, which saved hundreds of lives and improved health outcomes for Mainers both directly for those newly eligible, and indirectly through improved population health.

That said, neither MaineCare nor the Maine Health Insurance Marketplace (MHIM) are perfect; many people lack awareness of their own eligibility and/or the extent of subsidies available. Even for those who want to take advantage of MaineCare or a subsidized MHIM plan enrollment, it can be a confusing and often a frustrating experience when people are anxious to establish health coverage. The sad truth is that these issues lead to a lack of participation by eligible Mainers.

This is not limited to Maine, nationally, studies have shown that nearly half of uninsured adults may have been eligible for subsidized insurance through the marketplace or their state's expanded Medicaid program, a population that may well be growing in the wake of job loss and economic insecurity associated with the recent pandemic.

Lack of insurance has clearly associated negative health outcomes-- physically, psychologically, and financially, which is why access to health insurance and with it the ability to access health care substantially improves the lives of both those directly covered and society at large.

LD 1390 would streamline the process of enrollment in MaineCare or a MHIM qualified health plan by directly linking eligibility to an individual's state income tax filing and mandating that the

marketplace itself determine eligibility for either program for a filer (or their dependents) as well as engaging in follow-up with those eligible. By shifting the burden of outreach and eligibility verification from individual applicants to the marketplace, as well as by mandating that the marketplace and DHHS educate on and assist with enrollment in qualified health plans and MaineCare respectively, this legislation will reduce the number of eligible but as of yet uninsured Mainers.

The evidence is clear-- expanding MaineCare eligibility worked, the marketplace works-- the lessons of the past two years have taught us that ensuring access to health care substantially improves the lives of all Mainers, not just those directly impacted. This bill is the next logical step forward in this process, ensuring as many eligible Mainers as possible have access to the coverage they are entitled. It is for all of these reasons that I urge you to vote Ought to Pass for LD 1390.