

Thank you Senator Sanborn, Representative Tepler and members of the Committee On Health Coverage, Insurance and Financial Services

I am Lesley Fernow, MD, an internist in Dover-Foxcroft, and I am writing 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.

Maine continues to have significant number of individuals without health insurance coverage. Although the Maine Care system is robust compared to many states, accessing DHHS in some rural areas, including Piscataquis County is difficult, as there is no active in-person presence of DHHS in our County. Over the years I have taken care of many uninsured people who have waited to take care of significant illness due to fear of the cost of medical care, resulting in more advanced illness which is more difficult and costly to treat. Most uninsured people do not have primary care clinicians, do not get regular preventive care, and thus end up in emergency rooms for care when they are too ill to stay home, the most expensive form of medical care there is. Some even die from postponing care. The care for uninsured Mainer's costs our hospitals and especially emergency rooms millions of dollars each year in "free care."

I support LD1390 which proposes a process of easy enrollment in a health insurance program, either in Mainecare or a Qualified Health Plan through a Marketplace product. This process would simply make it possible for an individual filing a state tax return to indicate whether they have health insurance or not. If not, that information would be passed on to DHHS who would then be responsible for contacting the individual and helping to connect them with insurance. The intent and goal of this legislation is to raise the number of insured individuals and families in the state, and thereby to improve the health of our population and decrease unnecessary illness, lost wages, and free care. This very modest goal can be achieved, I believe, with relatively little cost to the state in administration, since processes are already in place for assisting people in connecting to the ACA marketplace.

As a physician, I am horrified and ashamed by the continued failure of our country to support all individuals in having health care when they need it without going into debt. This bill is a modest effort to catch some of the people who are falling through the cracks in our system because of such things as illiteracy, lack of knowledge about insurance and what they qualify for, lack of internet access, or lack of a DHHS presence. While it is not going to solve all of the inequities and failures in our medical care access, it is a good step in that direction, and I encourage its support.

Thank you.

Lesley m. Fernow, MD
84 River St.
Dover-Foxcroft, ME 04426