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Governor

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Commissioner



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May 12, 2021

Senator Heather Sanborn, Chair
Representative Denise Tepler, Chair
Members, Joint Standing Committee on Health Coverage, Insurance, and Financial Services
100 State House Station
Augusta, ME 04333-0100

Re: 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:

This letter is to provide information regarding the impact 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. This bill directs the Maine Revenue Services to allow Maine taxpayers to check a box on their income tax filing to indicate that they, or their spouse or dependents, are uninsured and consent to have their information shared with the Maine Health Insurance Marketplace. The consumer's information would then be transmitted to the Marketplace, which would use it to make an assessment of eligibility for MaineCare or a Qualified Health Plan (QHP), and assist the consumer in enrolling in coverage, if they are eligible.

The Made for Maine Health Coverage Act, passed by the Legislature during the last session, authorized the Department of Health and Human Services to establish a State-based Health Insurance Marketplace, and, subject to an assessment of the benefits of doing so, to create a state-specific platform for eligibility and enrollment in individual Qualified Health Plans. The Department established the Office of the Health Insurance Marketplace (OHIM) to oversee the operation of the Marketplace, and expects to transition away from HealthCare.gov and to the state platform in advance of the annual Open Enrollment Period beginning in November 2021.

The Office of the Health Insurance Marketplace is committed to expanding health insurance coverage in Maine, and increasing awareness of affordable options including MaineCare and QHPs available through the Marketplace. OHIM appreciates the concept of the program proposed in LD 1390, which would allow the Marketplace to target outreach to uninsured residents, and further simplify the application process for health insurance coverage. At this time, however, OHIM is focused on a seamless launch of the new State platform, and is not resourced appropriately to concurrently develop the functionality required to administer the Easy Enrollment program. All current and planned staff will have a full workload associated with transition-related activity through at least early 2022. Further, OHIM estimates the cost of technology changes necessary to support the program to be between \$300,000 and \$500,000; and

that additional funding would be needed to educate consumers about the option and provide direct outreach to those who opt-in. Those expenses are not currently accounted for in the Marketplace budget.

We thank the Committee for its consideration and would be glad to provide additional information as requested.

Sincerely,

DocuSigned by:
Megan Garratt-Reed

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Megan Garratt-Reed
Acting Director
Office of the Health Insurance Marketplace