



**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**

**Testimony in Support
May 12, 2021**

Senator Sanborn , Representative Tepler and members of the Health Coverage, Insurance and Financial Services Committee, my name is Lisa Harvey-McPherson RN, I am here today providing testimony on behalf of Northern Light Health and our member organizations to speak in support of this bill. Northern Light Health member organizations include 10 hospitals located in southern, central, eastern and northern Maine, 8 nursing facilities, air and ground ambulance, behavioral health, addiction treatment, pharmacy, primary and specialty care practices and a state-wide home care and hospice program. Ninety three percent of Maine’s population lives in the Northern Light Health service area. Northern Light Health is also proud to be one of Maine’s largest employers with over 12,000 employees statewide.

I want to begin by thanking Representative Evans for sponsoring this legislation. Despite significant success to expand health insurance coverage including MaineCare and coverage available on the Health Insurance Exchange, charity care continues to be a challenge for our health system. We are moving in the right direction, but the burden is still significant. In 2019 charity care for Northern Light Health totaled \$19.7 million dollars, in 2020 the charity care total did go down to \$14.7 million dollars, still a significant amount of cost.

We support initiatives that facilitate access to health insurance coverage before the individual is in need of higher cost care such as inpatient hospitalization. We do provide insurance access support to uninsured individuals in need of coverage but all too often the triggering event is the need for inpatient care. Accessing insurance coverage on the back end of the process is challenging for the patient and our health system members. The bill before you today creates an important opportunity to access health coverage on the front end of the process, before the individual is acutely ill. The bill creates a process to identify the uninsured by offering a check box option when filing a tax return followed by a process to assist the individual to obtain coverage they are qualified for. This is referred to as the easy enrollment program. The Superintendent of Insurance is assisted by an easy enrollment advisory group and consumers are assisted by educational materials and programs to communicate the easy enrollment program.

We ask that you support this important legislation.

Thank you.

Northern Light Health
Government Relations
43 Whiting Hill Road
Brewer, Maine 04412

Office 207.861.3282
Fax 207.861.3044

Northern Light Health

Acadia Hospital
A.R. Gould Hospital
Beacon Health
Blue Hill Hospital
C.A. Dean Hospital
Eastern Maine Medical Center
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