



May 12th, 2021

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

Dear Senator Sanborn, Representative Tepler, and Members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services,

I am writing today in opposition to ***LD 1463, An Act To Make Health Care Coverage More Affordable for Working Families and Small Businesses.***

As you all know, Martin's Point is a small local not-for-profit health care organization. We offer primary care and health plan services, including a 5-star Medicare Advantage Plan.

I want to start by saying that as a family doctor and the leader of a health care entity that does not refuse any person for inability to pay, I really do worry about the issue of the family glitch and its consequences and absolutely agree that it needs to be dealt with.

My concern is that under Medicare Advantage, Martin's Point receives a fixed payment from The Center for Medicare and Medicaid Services to provide care for the elder and disabled community who enroll with us. Our Medicare Advantage Plan, Generations Advantage, is designed to maximize the benefits and minimize premiums for our members. We have made an effort to go above and beyond. We have several hundred people now, for example, that we care for in their homes. A benefit that is well beyond what is required of us. In the coming year, we will have a food insecurity benefit. We have put ourselves out there to try to offer the best possible arrangement for those people who enroll with us.

We have a surplus, quite honestly, that is less than the proposed health insurance tax. Considerably less over time. And historically Martin's Point, as a not-for-profit organization, has not paid the health insurance tax because under the ACA we were not required to pay that tax. Our concern is that this tax will force us to raise premiums or reduce benefits, hurting elders, many of whom are poor and on fixed incomes, and their communities. I would urge you to reconsider the consequences of this act.

Thank you,
David Howes, MD
President and CEO