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Maine Equal Justice  
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**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***  
**May 12, 2021**

Good morning Senator Sanborn, Representative Tepler, and members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services. My name is Kathy Kilrain del Rio. I use she/her pronouns and I am the Director of Campaigns and Healthcare Advocacy for Maine Equal Justice, a nonprofit legal aid provider working with low-income Mainers to increase economic security, opportunity, and equity for people in Maine. Today I am testifying in support of LD 1390.

At Maine Equal Justice, we assist low-income Mainers in accessing programs like MaineCare, Unemployment Insurance, and food assistance, among many others. This past year – as you might imagine – we’ve received hundreds more calls and online requests for help than usual. Time and again, we hear from people who are struggling to figure out if they are eligible for MaineCare or other health care coverage through the Marketplace. Our health care system is complicated and can be challenging to navigate. It can be even more challenging for people with literacy or language barriers and for those with limited access to the Internet or devices that allow them to easily get online. Many people don’t know where to go for more information about what their options are through the Marketplace. Others may have had MaineCare coverage at some point in their lives or they applied and were denied in the past, and they don’t realize that due to expansion or their own changed circumstances they may be eligible now. Sometimes people don’t know they are eligible for coverage until they have a health condition that becomes an emergency situation, and they find out when trying to figure out their options at the hospital that they are eligible for some coverage. It would be so much better for them to get coverage before they have an emergency so they can get preventive care and care for chronic conditions.

Data from the Urban Institute highlighted by Health Affairs<sup>i</sup> further illustrates that many uninsured people may not realize they are eligible for affordable coverage. They found that 25% of people who are uninsured qualified for Medicaid or the Children’s Health Insurance Program (CHIP) and 25.1% qualified for premium tax credits (PTCs) on the Marketplace.

For these reasons, we are always seeking ways to create more opportunities for Mainers to know their coverage options. That’s why we were excited to see LD 1390. This is exactly the type of straightforward solution that can make our systems work better for people. By establishing a process for Mainers to self-identify that they are uninsured on their taxes, we can more easily figure out who needs help getting coverage. By sharing that information with the Marketplace and directing the Marketplace to determine eligibility based on that information, Mainers can easily find out if they have options through the Marketplace or if they are eligible for MaineCare. The Marketplace already identifies MaineCare eligibility for people who apply and sends that information to DHHS so this is a process that we know works.

LD 1390 provides an opportunity for us to make it easier for uninsured Mainers to get health care coverage and I urge you to support it. Thank you and I am happy to answer any questions you may have.

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<sup>i</sup> <https://www.healthaffairs.org/doi/10.1377/hblog20190510.993788/full/>