

Committee on Health Coverage, Insurance and Financial Services
c/o Christian Ricci, Legislative Clerk
Cross Building, Room 220
100 State House Station
Augusta, ME 04333

Re: LD 1463 *An Act to Make HealthCare Coverage More Affordable for Working Families and Small Businesses*

Dear Senator Sanborn, Representative Tepler, and other members of the Committee on Health Coverage, Insurance and Financial Services,

I represent NASW Maine in support of LD 1463. We believe that the current system of financing health care is discriminatory to low income workers, small businesses and contributes to inequities in health care outcomes, longevity and overall health among racial and ethnic groups. This bill proposes a realistic, fundable method to address some of the inequities in care that I and the 5,000 clinical social workers in Maine see every day.

The following are important points to consider.

- More than 100,000 Mainers or 8.1% are uninsured (Myall, MCEP). The uninsured are more likely to be male, young adults, immigrants, or persons with compromised or poor health.
- In the first half of 2020, 43.4 percent of U.S. adults ages 19 to 64 were inadequately insured. This figure has been consistent since 2018 (Commonwealth Fund, 2020).
- More than half of the uninsured or inadequately insured report having medical debt, that they are paying off on a monthly basis, causing lingering financial problems and poor credit ratings. (Commonwealth Fund, 2020).

This legislation would help the many clients I have seen over my 30 year career as a social worker in an inner city medical clinic in Portland including: Carol, a 42 year old woman who lost all of her teeth, negatively impacting her self-concept, mental health, medical and financial health; or Beverly, a 38 year old under insured woman with diabetes whose continual medical catastrophes resulted in her losing the job that she so loved. She should not have had to choose between her insulin or her health insurance, which had a huge annual deductible and co-pays that she couldn't afford.

NASW ME is committed to addressing this insurance process that discriminates against working families, keeps them in debt and jeopardizes their health.

We urge you all to vote "Yes" on LD 1463.

Respectfully submitted,

Julie M. Schirmer, LCSW

Co-Chair of the Policy Committee
Vice-President, Board of Directors
NASW Maine

References:

Myall, J. (2019) New Census data: Maine's uninsured rate remained steady in 2018 Maine Center for Economic Policy (MECEP). <https://www.mecep.org/blog/new-census-data-maines-uninsured-rate-remained-steady-in-2018/>

Keith, K. (2020) Tracking the Uninsured Rate In 2019 And 2020. Health Affairs. October 2020. <https://www.healthaffairs.org/doi/10.1377/hblog20201007.502559/full/>

Collins, SR, Gunja, MZ, Aboulaflia, GN. (2020) U.S. Health Insurance Coverage in 2020: A Looming Crisis in Affordability. The Commonwealth Fund. <https://www.commonwealthfund.org/publications/issue-briefs/2020/aug/looming-crisis-health-coverage-2020-biennial#:~:text=and%20the%20marketplaces.-,Notes%3A%20%E2%80%9CUnderinsured%E2%80%9D%20refers%20to%20adults%20who%20were%20i nsured%20all,equaled%205%25%20or%20more%20of>