



Consumers for Affordable Health Care

Advocating the right to quality, affordable
health care for all Mainers.

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Testimony neither for nor against
LD 1045, An Act To Support Universal Health Care
May 12, 2021

Senator Sanborn, Representative Tepler and other distinguished members of the Joint standing Committee on Health Coverage, Insurance and Financial Services. I am Ann Woloson, Executive Director of Consumers for Affordable Health Care. I am here today to testify neither for nor against, of LD 1045, An Act To Support Universal Health Care.

Consumers for Affordable Health Care (CAHC) is a nonpartisan, nonprofit organization with the mission to improve access to affordable and quality health care for all people living in Maine.

CAHC fully supports the intent of this bill to provide universal access to affordable and quality health care and we believe this bill provides much detail on a path for providing such access. We appreciated the sponsor's goal of providing all Mainers with uniform coverage, regardless of employment status, and other provisions in the bill that base premiums on the ability to pay and that address barriers to care, including the prohibition on cost sharing. Obviously, a plan that provides adequate and timely payments to providers and a plan that addresses socioeconomic and racial disparities in accessing health care and that protects consumers from balance billing is something we also support.

Our hesitation in fully supporting the bill is due to not fully understanding some its logistics and how the plan will operate and interact with other plans, for example, Medicare and Medicaid. There is language about the plan serving as secondary to public programs and that authorizes (through the Waiver process) the Plan to function as a Medicare Advantage Plan, but again, we are not clear on the logistics on how this would actually all work. And, while not inherent in the bill language, we would like to assume it provides all the consumer protections that many of us in this room have worked hard to create and preserve, for example coverage for people with preexisting conditions and coverage for essential comprehensive health benefits. We also have questions about the submission of waivers that could result in the waiving of certain federal Affordable Care Act provisions that currently help improve affordability for people with low income.

Also, we would suggest that the final version of the bill include additional expertise on the Maine Health Care Board. It is charged with a number of federal Waiver, financial and management responsibilities. Examples include the development and implementation of a program to negotiate prices paid by the Maine Health Care Plan for covered pharmaceuticals, medical supplies, and medically necessary assistive equipment at the lowest possible cost. The Board is to determine the aggregate cost of providing health care through the plan and develop an equitable and affordable premium structure based on income, including unearned income, and a business health tax, based on payroll, and it is to establish a claims processing system. We believe the Board should have additional expertise beyond the make-up currently proposed if it is to effectively develop these systems and provide oversight and leadership in these activities.

Again, we fully support the intent of this bill to provide universal access to health care and coverage in Maine. We would be interested in working with the committee to make sure that the final version of this bill provides the best path forward for doing so.

Thank you.