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January 10, 2022

**Joint Standing Committee on  
Health Coverage, Insurance and Financial Services**

c/o Legislative Information Office  
100 State House Station  
Augusta, ME 04333

Senator Sanborn, Representative Teplar, and Members of the Committee on Health Coverage, Insurance and Financial Services,

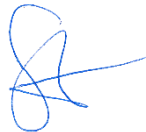
I am writing on behalf of Frannie Peabody Center, Maine's largest HIV/AIDS services organization, in support of **LD 1822 to Improve Access to Behavioral Health Services by Prohibiting Cost Sharing by Insurers.**

Frannie Peabody Center works directly with individuals living with and at risk for HIV/AIDS. With the onset of the COVID-19 pandemic, our agency saw a 48% increase in behavioral health needs among the people we serve. Behavioral Health programs across the state are strained for capacity, and waitlists can be months and even years long. In many cases, when clients can finally access a provider, co-pays and co-insurance can further prevent engagement in care. As a provider of comprehensive wrap-around care and health care navigation, we see the impact mental health can have on medication adherence, housing stability, and overall health and wellness. Agencies like Frannie Peabody Center providing counseling services rely on the private sector and fundraising efforts to keep services accessible by waiving co-pays and co-insurance. These funding resources are limited and do not provide a long-term sustainable model to support people in accessing critical behavioral health services.

Mental health resources are critical to overall health. The increasing challenges presented by the COVID-19 pandemic has reinforced the need for the healthcare system to support low-barrier access to services.

I urge you all to support LD 1822 as it improves access to behavioral health services.

Respectfully,



Katie Rutherford  
Executive Director  
Frannie Peabody Center