



Testimony in Support of LD 1077, *An Act to Fund Consultation Services to Ensure Affordable Health Care for Maine Residents*

April 4, 2023

Good afternoon Senator Bailey, Representative Perry, and members of the Committee on Health Coverage, Insurance, and Financial Services. My name is Alex Carter, I use she/her pronouns, and I am a Policy Advocate at Maine Equal Justice, a nonprofit legal aid provider working to increase economic security, opportunity, and equity for people in Maine. I am submitting testimony in support of LD 1077, *An Act to Fund Consultation Services to Ensure Affordable Health Care for Maine Residents*, sponsored by President Jackson.

The Affordable Care Act (ACA) established Consumer Assistance Programs (CAPs) to help people learn about their coverage options and to enroll in and use their health insurance effectively. In 2011, Consumers for Affordable Health Care (CAHC) was designated as Maine's CAP by the Attorney General and Superintendent of Insurance. However, federal funding has not been available to support their work since 2016. As a close collaborator with CAHC, we support ongoing state funding to continue their critical services.

CAHC is an invaluable partner in our work to support low-income Mainers to access affordable healthcare. While MEJ holds significant expertise in MaineCare policy and eligibility, we regularly refer people to CAHC's Helpline for education and navigation on their healthcare options. In their role as the state's CAP, CAHC assists Mainers in figuring out how to cover the costs of their healthcare needs, determine the right health coverage for themselves and their families, understand what their rights and responsibilities are under their insurance contracts, assist in filing appeals with their insurance providers, and help them understand whether they are eligible for tax credits for insurance or other programs as individuals or as a small business. When it comes to understanding your options on the ACA Marketplace or for other private insurance, there is no better source of reliable and comprehensive information than CAHC.

CAHC will play an even more essential role in our healthcare system in the coming year when many people are at risk of losing their healthcare coverage. Over the next 12 months, the state will be working to unwind many of the flexibilities that began under the federal Public Health Emergency (PHE), including the Medicaid continuous enrollment provision, and all MaineCare

members will be required to complete a redetermination. We know many people will fall through the cracks and miss their redetermination deadline, and many others will be found ineligible for MaineCare but may qualify for significant subsidies on the Marketplace. This is where organizations like CAHC will play a pivotal role, both helping to mitigate gaps in coverage and the “churn” of members on and off MaineCare and assisting those who are found ineligible to enroll in an affordable, private plan that best meets their needs.

In addition to this hands-on assistance, CAHC provides information to the public and other service providers through numerous trainings on MaineCare, the ACA Marketplace, and other health care coverage issues throughout the year. Their trainings—many of which we participate in—have served hundreds of people across the state who in turn assist thousands of Mainers annually in enrolling in MaineCare. It’s hard to quantify the value of that assistance and expertise. Providing support in navigating our complex and ever-changing healthcare systems saves lives, money, and time—both for individual consumers and for the Department of Health and Human Services by diverting many of the questions that would go to eligibility workers.

Our state’s CAP is an integral part of our healthcare system and a uniquely valuable resource for your constituents. It provides important information and support to Mainers throughout our state every day. For all these reasons, I urge you to support LD 1077. Thank you.