

Kevaughan Smith
Fort Kent
LD 1077

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CAP Funding Testimony

Testimony in Support of LD 1077, "An Act to Fund Consultation Services to Ensure Affordable Health Care for Maine Residents"
April 4, 2023

I support this bill because I directly benefited from Maine's Health Insurance Consumer Assistance Program, which helped me get affordable health insurance coverage.

I contacted the CAP HelpLine in August because I was struggling with finding reliable insurance. I'm an international student and there are not really a whole lot of options for us. One of my advisors at school connected me with the CAP HelpLine. The CAP HelpLine staff member with whom I spoke gave me a high level understanding of what the different insurance terms meant. She helped me apply for coverage on CoverME.gov and my application was sent to MaineCare. I wasn't offered any financial assistance on the Marketplace and my premiums and out-of-pocket costs were unaffordable. The CAP HelpLine staff member advocated for me and spoke with the two representatives at CoverME.gov, requesting lower premiums and out-of-pocket costs since I didn't have income.

Then maybe about a month or two afterwards, I received an email from the CAP HelpLine saying that there was, in fact, an error with CoverME's determination and that I did qualify for an affordable health insurance plan. CoverME provided retroactive coverage to make up for the previous two months. The CAP Helpline staff assisted me with that and made sure that I got a plan that suited my needs.

My Marketplace plan is definitely affordable and a lot cheaper than many other health insurance plans available — and it provides coverage for a wider range of medical expenses than my previous plan did. I have friends and relatives that are in the same position that I am, and they struggle every year in finding reliable insurance. For the upcoming semester, I could definitely redirect them to the CAP HelpLine.