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Writing in support of An Act To Improve the Health of Maine Residents by Closing Coverage Gaps in the MaineCare Program and the Children's Health Insurance Program. Leaving any person uncovered by insurance for healthcare is unethical, and ultimately detrimental to the state. It not only creates a dilemma for people with no insurance, but current law is horribly wrong in avoiding coverage specifically of immigrant community members; it also hurts healthcare providers - there is no reimbursement for treatment of those without insurance who are unable to pay; even if the person becomes eligible there is a delay in payments. There certainly is little benefit to the state to allow people who become ill without insurance and ineligible for Medicaid to be in further penury due to owing significant money for medical care. Also a conundrum for health care coverage for those not able to afford it, yet not eligible for Medicaid, one often must at least apply for Medicaid to be considered for "free" care. Others who fall through the cracks are people who learn they have a terminal illness which progresses so rapidly they may not have the opportunity to apply for Medicaid (again) if they have not been eligible previously. I work for a hospice agency that does not accept self-pay for those services, which leaves the patient in jeopardy of not being able to pass at home per their preference.