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Alliance for Addiction and Mental Health Services, Maine The unified voice for Maine's community behavioral health providers

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Testimony in support of LD 1608 An Act to Expand the MaineCare Program to Cover all Citizens of the State

Sponsored by Representative Sylvester May 10, 2021

Good Afternoon Senator Claxton, Representative Meyer, and members of the Joint Standing Committee On Health and Human Services,

My name is Kaitlyn Morse. I am a resident of Westbrook, and the Policy Associate of the Alliance for Addiction and Mental Health Services. I am here to submit testimony on behalf of the Alliance <u>in support of</u> LD 1608, An Act to Expand the MaineCare Program to Cover all Citizens of the State.

At the Alliance our members represent the full continuum of behavioral health – mental health, alcohol, and other drug use and addiction treatment services, and peer recovery supports. The most pivotal work we do is work toward more equitable care.

In particular, we work toward the triple aim.

Better care - Right care Better value - Right time Better health - Right place

Changes to insurance over the last ten years through the **Affordable Care Act** and MaineCare expansion have made health insurance more readily available for people who were previously uncovered and what we've learned is that when people have the opportunity to access the behavioral healthcare services they need, they will.

As of March 31, 2021 the expansion in Maine was covering 42,015 people in their pursuit of behavioral health services. There is still a long way to go.

Consider 2021 rankings for Health Care Access in U.S. News and World Report. Each of the New England states rank in the 10 Best States for Health Care Access except for Maine which ranks 27th in the country when measuring health care affordability, adult dental visits, adult wellness visits, chid dental visits, child wellness visits and health insurance enrollment. Maine is also 27th in the country when it comes to the percentage of our residents who are enrolled in a health insurance plan. While there are better options than there were just a few years ago, there still are not enough good options for people who are seeking insurance coverage in the state of Maine. In our family, we've had to face dilemmas over health insurance coverage and in the past we've been offered employer sponsored health insurance with premiums that were more than 25% of our take home pay! Most recently we were offered a \$14,500 annual premium with a \$6,000 deductible. We're young and healthy. Rather than work in jobs that weren't right for us just for the insurance, we opted to save money for healthcare instead and in making that decision we had to recognize that a catastrophic incident could ruin our financial status immediately.

When mental health concerns go untreated there can be serious consequences but nearly half of the 60 million adults and children living with mental health conditions in the United States go without any treatment. Even mild mental health problems can lead to a lower life expectancy. According to the <u>World</u> <u>Health Organization</u>, people with severe mental health disorders have a 10–25year reduction in life expectancy. The consequences of neglecting mental health needs can be costly and dire. Secure investments in quality behavioral health for Mainers within their home communities are essential to covering the unmet need.

Everyone should have a fair opportunity to be as healthy as possible. If the playing field were level and providers could think about care more than money, imagine the creative approaches we would see.

MaineCare for all would get the job done.