



Re: LD 632 Social Work Education Loan Repayment Program

Dear Senator Curry, Representative Roberts and esteemed members for the Committee on Innovation, Development, Economic Advancement and Business,

I am Kate Marble, a resident of Auburn and a Licensed Clinical Social Worker. I am a Program Director at Health Affiliates Maine, a large statewide behavioral health agency which provides community-based behavioral health services to over 6,000 MaineCare members each year. As an agency, Health Affiliates Maine provides administrative, training and supervisory support to private practice clinicians, so licensed professionals can spend more hours on direct service delivery. On behalf of Health Affiliates Maine and myself, I am providing testimony for LD 632 for the following reasons:

**There is a severe lack of behavioral health access in Maine at all levels of care.**

At Health Affiliates Maine, we currently have over 4,000 adults and children waiting for outpatient, community-based services. Friday February 24, 2023, we received fifty-seven referrals alone which all went on the waitlist. For the lowest level of care, outpatient therapy, most people are waiting 6-8 months for an assessment alone. We have seen licensed clinical social workers retire in large numbers since 2020 – outpacing the number of social workers entering the field to replace them. We have struggled to hire Licensed Clinical Social Workers to supervise our community support programs, which reduces our ability to provide this service to more Mainers. Waiting for these services means people are more likely to end up missing or leave their employment, or in a crisis or access the emergency room which everyone knows is costly. Much worse, Mainers are dying of a preventable cause.

**We need to invest in social workers by incentivizing them to stay in Maine and in the profession.**

Many of the student loan programs do not recognize the work of private practitioners who are offering MaineCare members evidenced-based care in their local community. MaineCare reimburses services at a rate 30-50% less than neighboring states and the administrative burden is much higher than with commercial or self-pay clients. Much of the administrative work required to serve MaineCare members is not directly compensated by the billable hour rate. Private practitioners do not qualify for public service loan forgiveness programs and only 3 social workers were awarded funding from Maine's Health Professions student loan repayment program last year. Our licensed clinical social workers are at a financial disadvantage when they choose to work with MaineCare clients and yet if they did not, the waitlists would increase and even more would go without care resulting in a cost that is much higher than this initiative. I consider this bill a direct investment and message to these clinical social workers that we want them to stay in Maine. I am also hopeful that because of this bill, they will consider increasing the number of MaineCare clients they serve as a direct result of this legislation's requirements.



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On a personal note, I wanted to share that I graduated from the 64-credit master's program at UNE in 2007. So that I could work while I was in school, I spread my schooling over 3 years, not realizing the additional financial burden in fees I was taking on by doing so. At the time I received financing, over half of my student loans were at over a six percent interest rate---more than what people often pay for mortgage or car loans. It has taken sixteen years of paying mostly interest on the \$75,000 original debt, with payments ranging from \$500-1000 each month over the life of the loans. I have spent twenty years serving low-income Mainers. I have trained over four hundred direct service workers to provide case management to MaineCare members. I have not received one dollar of loan repayment assistance. Like many social workers, I desperately want to continue to serve the most vulnerable Mainers, but it comes at a significant personal cost.

I hope that you consider the roles social workers may have played or could play in the lives of your constituents and invest in us by passing LD 632.

Respectfully Submitted,



Katherine (Kate) Marble, LCSW

Health Affiliates Maine

Resident of Auburn, ME