



Testimony before the Health Coverage, Insurance, and Financial Services Committee on LD 1274, *An Act To Enact the Health Insurance Consumer Assistance Program*

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Senator Sanborn, Representative Tepler, and distinguished members of the Health Coverage, Insurance, and Financial Services Committee—I am Darcy Shargo, and I serve as CEO of the Maine Primary Care Association (MPCA).

I am sharing testimony today in support of, LD 1274, *An Act To Enact the Health Insurance Consumer Assistance Program*. On behalf of MPCA, and its members, which include all of Maine's 19 Federally Qualified Health Centers (FQHCs), and one FQHC Look-Alike, I encourage you to vote in favor of this bill. Maine's FQHCs, also known as Community Health Centers, provide comprehensive primary and preventive care for approximately 1 in 6 Maine people. By nature, our work is collaborative and comprehensive, and relies on important partners like those who can help to navigate the complex and ever-changing world of health insurance.

As the largest primary care network in the state, FQHCs are most often located in communities of need, and they have long provided critical access points to Maine people. Part of the CHC's model is to provide support to individuals in finding health insurance options such as Medicaid or plans offered through the ACA. Although the CHC staff who provide this support are trained and meet together as a network to discuss changes to the insurance marketplace, these same staff often rely on additional expertise that is offered through the Health Insurance Consumer Assistance Program (HICAP). We have heard from many health center staff about the importance of this resource when it comes to supporting patients and community members through a process that can feel very daunting.

A health insurance consumer assistance program is a vital tool to ensure that individuals—many of them our neighbors and friends—have access to health care coverage. Everyone wins when our state has the ability to maximize enrollment.

MPCA supports efforts to reactivate the HICAP, and we believe that this is a necessary program as the health insurance market continues to evolve.

Thank you for considering our request, and please do not hesitate to contact me at [dshargo@mepca.org](mailto:dshargo@mepca.org) if you have any follow up questions.