



Testimony before the Health and Human Services Committee

*LD1954, An Act to Amend the Laws Governing Estate Recovery under the MaineCare Program*

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Senator Gratwick, Representative Hymanson, and distinguished members of the Health and Human Services Committee, my name is Hillary Colcord, and I am the Health Equity Program Manager for the Maine Primary Care Association (MPCA), a member association of Maine's 20 Community Health Centers (CHCs). Together they make up the largest primary care network in the state; providing comprehensive, integrated health services to over 210,000 Mainers or 1 in 6 Maine people.

In addition to core patient services which include medical, behavioral, and oral health services, CHCs also provide patients with important health insurance enrollment assistance. These Certified Application Counselors, also known as Assisters, are one of the first points of contact patients have with Health Centers. Assisters help patients navigate the ever-changing, complicated world of health insurance coverage, and in the process, provide a kind and compassionate ear to the challenges and barriers people face while seeking health care services.

This past year, Assisters across our network were excited to help newly eligible patients apply for Medicaid. Often they were seeing patients for the first time in several years, because they were now eligible for coverage. However, in some cases, Assisters found patients afraid to apply for MaineCare because they feared that accessing services would mean losing their home. Dread of Estate Recovery is a significant barrier to accessing health care for many older Mainers.

I hold monthly peer calls with Assisters in our network and concerns around Estate Recovery come up in almost every call. Despite making referrals to services such as Legal Services for the Elderly, Assisters share that patients are simply terrified that their homes or land will be taken from them if they enroll in, and then utilize, MaineCare coverage.

One aging patient, living in poverty, told a Health Center Assister that her home is the *only* thing she can pass on to her children, and the chance of that happening is just too great of a risk. Sitting with that woman, hearing the challenges she faces, and not being able to assure her that her home would not be taken, was simply heartbreaking for that Assister.

Estate Recovery is a barrier to health care for too many of our aging Mainers; the very same people who have worked their entire lives to create strong and vibrant communities in which we live and benefit. These are our neighbors and we should not turn our back on them in their time of need.

We urge you to vote in favor of this legislation and help Maine people access the health care they need.

Thank you, if there is any additional information that MPCA or our members could provide with respect to LD 1954, please contact me at [hcolcord@mepca.org](mailto:hcolcord@mepca.org).