



Testimony before the Committee on Health Coverage, Insurance and Financial Services

**LD 2007, The Made for Maine Health Coverage Act**

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Senator Sanborn, Representative Tepler, and distinguished members of the Health Coverage, Insurance and Financial Services Committee, my name is Marge Kilkelly and I am the Policy Program Manager for the Maine Primary Care Association (MPCA), a member association which includes all 20 of Maine's Community Health Centers (CHCs). Maine's CHCs provide comprehensive primary and preventive care for nearly 210,000 Mainers or 1 in 6 Maine people.

I am pleased to be here today in support of LD 2007, The Made for Maine Health Coverage Act.

LD 2007 addresses several issues that are important to CHCs and their patients.

**Reducing out of pocket costs:**

As primary care providers, Maine CHCs face this issue every day. Patients are not only concerned about the cost of their deductible or co-pay, but that concern translates into delaying necessary care which in some situations can negatively impact patient outcomes.

This legislation addresses this concern with a no or low out-of-pocket cost for the first three primary care and behavioral health visits. With most deductibles beginning in January, a time of high heating costs and post-holiday budget crunch for many, we believe that this proposal creates an important bridge that will help people continue their care.

**Improving small business insurance affordability:**

CHCs face the very same issues that any other small business faces - the cost of health care coverage for their employees. We support the effort to review and implement A State Innovation Waiver to stabilize and reduce small business health insurance premiums.

**Exploring the option of a state-based Exchange:**

No one knows Mainers better than other Mainers. A Maine-based Exchange would allow for better utilization of the existing funding, with a specific focus on helping Maine people to access health care coverage.

Some issues that might be addressed by a state exchange include:

- Reviewing the enrollment period which is now 45 days - down from 92 originally
- Increasing outreach and information - a proven strategy to increase enrollment
- Addressing the times an online registration site needs to be shut down during open enrollment - currently the site is down on Sunday afternoons and evenings
- Improving auto-reenrollment options

We urge you to support this legislation. If there is any additional information that MPCA or our members could provide, please don't hesitate to contact me at [mkilkelly@mepca.org](mailto:mkilkelly@mepca.org).