



October 4, 2024

Office of Affordable Health Care
109 Capitol Street
11 State House Station
Augusta, ME 04333

RE: Office of Affordable Health Care 2024 Public Hearing

Thank you for the opportunity to provide comments on the Office of Affordable Health Care's public hearing on healthcare spending and affordability trends impacting Mainers.

United States of Care (USofCare) is a non-partisan, non-profit organization working to ensure everyone has access to quality, affordable health care, regardless of health status, social need, or income. We work in states across the country to develop pragmatic policy solutions that are designed to respond to the needs of people. In Maine, we have recently supported efforts to increase hospital price transparency and target high out-of-pocket costs. In our other state work, we often highlight Maine as one state leading the charge in expanding access to coverage and improving health care affordability through Maine's transition to a State-Based Marketplace and its innovative Maine Guaranteed Access Reinsurance Association (MGARA), as well as the establishment of the Office of Affordable Health Care.

Unfortunately, despite this meaningful action taken by the Legislature, health care remains unaffordable for many Mainers. The data presented by the Office of Affordable Health Care paints a concerning picture, particularly for middle-income commercial or employer-sponsored Mainers—the backbone of the economy— who have the highest health care cost burden, largely due to out-of-pocket costs and payments on premiums. One of the main drivers of increasing health care costs can be traced to [health care consolidation](#) in Maine and nationwide, which has led to less competition and higher prices for patients, usually with no corresponding increase in quality of care.

USofCare believes policy should be informed by the needs of those most directly impacted and through [surveying Mainers](#) earlier this year learned that two out of three Maine voters would have difficulty paying a \$500 medical expense and four of ten Mainers have taken on medical debt in the past five years. While health care prices are increasing across the country, Maine remains one of the most expensive states for care, particularly for [hospital services](#), contributing to the lion's share of health care spending in the state. And Mainers are feeling the pressure.

It is no secret that the high cost of health care has rippling effects for the health and stability of Maine's economy, particularly when Mainers are unable to afford daily living expenses like groceries or to pay necessary utility bills and [delay or avoid care](#) due to anxiety over the cost leading to worsening health outcomes and potentially higher costs down the road.

Maine voters are tired of kicking the can down the road when it comes to their health and the health and well-being of their families and community and [support policies](#) aimed at increasing price transparency and reducing out-of-pocket costs like surprise facility fees. Reducing the cost of care for Mainers starts with reigning in hospital prices and addressing the impacts of increasingly consolidated hospital systems. We believe Maine has the opportunity to continue to stand out as a leader in innovative approaches to ensure affordable access to health care for all Mainers by focusing on addressing underlying drivers of health care costs, and strongly encourage the OAHF to use their unique position in the state to do so.

If you have any questions about these comments or any of the work that USofCare is pursuing, please don't hesitate to reach out.

Thank you,

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