



**American
Heart
Association.**

Joint Testimony

American Cancer Society Cancer Action Network

and

American Heart Association

Submitted to the Office of Affordable Health Care

September 29th, 2025

Director Garratt-Reed and Members of the Office of Affordable Health Care:

Thank you for the opportunity to provide written testimony. This testimony is submitted on behalf of the American Cancer Society Cancer Action Network (ACS CAN) and American Heart Association in Maine. ACS CAN is the nonprofit, nonpartisan advocacy affiliate of the American Cancer Society, advocating for evidence-based public policies that advance cancer prevention, early detection, and access to care—working to eliminate cancer as a major health problem. The American Heart Association, which includes the American Stroke Association, is the nation’s oldest and largest voluntary organization dedicated to fighting heart disease and stroke, and whose mission to be a relentless force for a world of longer, healthier lives.

Our organizations are concerned about proposals to authorize unregulated health products that are not true insurance and pose serious risks to patients and families. These products fail to provide comprehensive, affordable coverage, particularly for the 30% of adults under age 65 who live with a pre-existing condition.

Unlike marketplace or employer-sponsored plans, these unregulated products are not required to cover essential health benefits, protect people with pre-existing conditions, or comply with consumer protection laws. They are not subject to Maine Bureau of Insurance regulations. As such, they can exclude key services, impose annual or lifetime caps, or require long waiting periods before coverage begins. Consumers often have no recourse if denied coverage or faced with massive, often devastating, bills.

The consequences are clear. Patients may think they are covered, only to face catastrophic costs when they get sick or require care. These costs often lead to medical debt, one of the most common and devastating forms of debt for American families.

These products also make a broader market impact. Maine’s marketplace relies on participation from both healthy individuals and those with greater health needs. Allowing unregulated products to pull away healthier people leaves the marketplace with a sicker pool. This drives up the premium cost for everyone while undermining affordability and stability across the system.



**American
Heart
Association.**

We share the concerns of farmers and others seeking affordable options. But the answer cannot be low-quality, piece-meal products that strip away essential protections, destabilize the marketplace, and expose families to financial or even health harms.

ACS CAN and the American Heart Association are committed to working with you to expand access to comprehensive, high-quality, affordable health coverage for all Mainers. We urge the Office to remain vigilant against products that masquerade as insurance but fail to provide the protections patients and families rely on.

Sincerely,

Julia MacDonald
Government Relations Director
American Cancer Society Cancer Action Network

Whitney A. Parrish Perry
Government Relations Director
American Heart Association