



FOR IMMEDIATE RELEASE
October 21, 2014

CONTACT: Ann Woloson
(207) 458-0416
awoloson@mejp.org

Setting the Record Straight on Health Care

*Governor's claims that all people can buy affordable health insurance coverage is more than misleading
– it's straight out wrong*

AUGUSTA - Governor LePage made several inaccurate statements during recent gubernatorial forums and debates regarding his vetoes of bipartisan legislation that would enable Maine to accept federal funds to expand MaineCare, Maine's Medicaid program. These funds would cover 70,000 low-income people in Maine, many who are not eligible for subsidies and can't afford health insurance premiums in the new Marketplace.

The Governor made two inaccurate claims about Medicaid expansion that require correction:

First, he claimed that people are getting health coverage from private insurance offered through the Marketplace established under the Affordable Care Act (ACA).

While it is true that thousands of Maine people are able to get affordable quality coverage through the Marketplace, there are many who cannot:

- The Governor failed to mention that many low-income families cannot afford insurance through the Marketplace because they do not qualify for subsidies. People with income below poverty levels (\$11,670 for an individual and \$19,790 for a family of three) are not eligible for subsidies and do not receive help with paying premiums or cost sharing from the Marketplace. This is indisputable fact.
- The average cost of an unsubsidized Marketplace plan in Maine is \$443 per month. People living below the poverty level who fall into the "coverage gap" are priced out of affordable coverage and many remain uninsured.
- Many people living just above the poverty level who are able to get subsidies still struggle to get care. They already have difficulties making ends meet to put food on the table, heat their homes or put gas in the car - they are finding it even more difficult to also pay for coverage and the cost sharing (copayments, deductibles, etc.) required. In fact, we already know that 10 percent of Maine Community Health Options' enrollees did not pay their first month's premium.

Second, the Governor claimed that only 20,000 people are eligible for Medicaid expansion, not 70,000. We know that there are at least 30,000 adults in Maine who are not eligible for any subsidized coverage through the Marketplace who remain uninsured as a result of Maine's decision to not expand MaineCare (adults with income below 100% FPL).¹

- We also know that there are nearly 25,000 working parents who lost traditional MaineCare coverage January 1, 2014² – hard working Maine parents struggling to make ends meet who even with subsidized coverage will struggle to pay premiums and cost-sharing needed to buy on the Marketplace. Most would be eligible for coverage if MaineCare was expanded.
- Finally, the Maine Center for Economic Policy, using US Census and Poverty Data, estimates that nearly 70,000 Maine people would be eligible for coverage if Maine accepted the federal funds set aside for our state to expand access to coverage through MaineCare (adults with income below 138% FPL).³

The Cover Maine Now! Coalition, which includes 100 organizations was formed to support accepting federal funds that have already been set aside to provide health care coverage to more Maine people. For more information and a full list of coalition members, visit: <http://www.CoverMaineNow.com>

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¹ RWJF and Urban Institute Report, "In States that Don't Expand Medicaid, Who Gets New Coverage Assistance Under the ACA and Who Doesn't", October 2014, Retrieved from:

http://www.rwjf.org/content/dam/farm/reports/issue_briefs/2014/rwjf416065

² As documented by Maine DHHS to the Joint Standing Committee on Health and Human Services, January 2014

³ Maine Center for Economic Policy, "County Level Impacts of Accepting Affordable Care Act Federal Funds Are Significant, January 2014, Retrieved from: <http://www.mecp.org/view.asp?news=2460>.