

Celebrating
30 years
of advocacy 1988-2018



**Consumers for
Affordable
Health Care**

Advocating the right to quality, affordable
health care for every person in Maine.

PO Box 2490, Augusta, Maine 04338-2490
www.maine cahc.org

Consumers for Affordable Health Care Foundation
30th Anniversary Celebration ~ June 7, 2018



Consumers for Affordable Health Care

Advocating the right to quality, affordable health care for every person in Maine.

Our Mission

Consumers for Affordable Health Care's mission is to advocate for Maine people to be heard, respected, and well-served in a health system that provides coverage, access and quality, affordable care to all.

Our Vision

We envision a Maine where all have the right to a healthy and financially secure future that is not threatened by the cost of health care.

Our Values

- Integrity
- Compassion
- Equity
- Pragmatism
- Determination
- Collaboration

Dear Friends,

Thank you for joining us as we celebrate 30 years of health care advocacy.

We have worked together with you in many ways on different issues but always with the shared goal of improving access to quality and affordable health care for every person in Maine. We appreciate your support and engagement over the years very much – CAHC would not be where we are today without you. We thank you for your continued efforts to help make sure that every man, woman and child in Maine gets the health care they need, when they need it.

With gratitude,

*Kolawole Bankole, Chair
Ann Woloson, Executive Director*



Health eVillages®

Congratulates
**Consumers for Affordable Health Care
and Maine's Health Care Heroes**

“Healthcare is a right for every single person, rich or poor. And yet one billion people will go to their graves prematurely never having seen a healthcare worker. At Health eVillages, we are not here to delay death, we are here to extend life.”

– Donato Tramuto, Founder and Chairman, Health eVillages

<http://www.healthevillages.org/>

Special thanks to the dedicated board and staff who donate countless hours to further the mission of CAHC.



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Thank you for
fighting for
affordable
health care
for **Mainers!**




The work you are supporting at CAHC...

Consumers for Affordable Health Care (CAHC) is a nonprofit organization committed to advocating the right to quality, affordable health care for every person in Maine since 1988.

Want to help ensure that all Mainers have quality health care that they can afford? Please consider making a donation. Your support makes our services, including our toll-free HelpLine, our Consumer Assistance Program, and our policy and advocacy efforts, possible. CAHC is a proud member of MaineShare! Consider workplace giving as a way to show your support!

Looking for other ways to get involved? Sign up for our email list at www.maineCAHC.org or follow us on Facebook or Twitter. You can also attend one of our workshops or other events, or tell us your story.

 www.facebook.com/MECAHC

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Consumer Assistance HelpLine 1-800-965-7476

We give free information to help you understand health coverage and costs. We are a nonprofit, not a government office. All calls are confidential.



Help with Coverage Disputes 1-800-965-7476

Our HelpLine staff helps with coverage denials, appeals, or complaints. We can help you understand your insurance or options.



Online Health Care Guide www.maineCAHC.org/guide

The Online Health Care Guide lists coverage choices and programs that can help you get care.



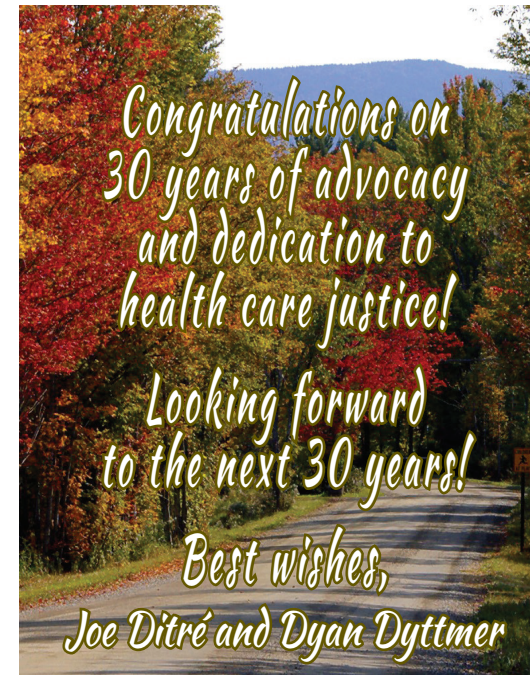
Workshops and Presentations 1-800-965-7476

We train service professionals on MaineCare eligibility, private insurance, non-insurance programs and other related topics.



Advocacy www.maineCAHC.org

Join our email list for the e-newsletter CoffeeCAHC to keep up on the policy work CAHC is engaged in on behalf of Mainers.



Congratulations to Jack Comart, Trish Riley, and Gordon Smith!

At various times and in various capacities our paths have crossed over many years. Each of you truly is a distinguished health care hero in your tireless and impassioned efforts to make affordable health care a reality.

Thank you!

~Diana Scully

Congratulations to CAHC for 30 years of advocacy and to Maine's 2018 Health Care Heroes!

Trish Riley
Jack Comart
Gordon Smith

Liz Harmon and Martha Morrison
Mainers for Health Care Leadership Team
Maine Providers Standing Up for Health Care

 **N A S W** Maine Chapter
National Association of Social Workers


SOCIALWORKERS
leaders. advocates. champions.



MCA congratulates our friends and partners at CAHC on 30 years of strong advocacy

Maine Children's Alliance
331 State Street, Augusta, ME 04330
207-623-1868
www.mekids.org



MaineShare

Invest in Maine's Future

\$60 per month for a year is \$720 - to increase our communications and fundraising reach.

\$1200 now will impact long-term growth in workplace giving.

\$100 per month for 2 years is \$2400 - to implement our strategies for growth.

Make an Impact! Join our Summer Momentum Campaign at www.maineshare.org DONATE | giving@maineshare.org
P.O. Box 2095, Augusta, ME 04338 | 207-622-0105



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WHEN PEOPLE WORK TOGETHER**

We're proud to support Consumers for Affordable Health Care.

Together we're building healthier communities for everyone.

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www.harvardpilgrim.org

Congratulations for **30** years of service to Maine people!



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Consumers for Affordable Health Care

Advocating the right to quality affordable health care for every person in Maine.

Let's reminisce and celebrate!

1988 Introducing Consumers for Affordable Health Care! Labor, consumer, and citizen-action groups formed a coalition giving consumers a greater voice in the health care system in Maine. The goal was to fight for affordable and comprehensive health care for all uninsured and underinsured Maine citizens and to protect benefits and services available to insured individuals and their families.



1990 No more pre-X exclusions! CAHC led campaign for a first in nation state law to ban denials of insurance coverage based on pre-existing conditions. Maine's "Continuity of Coverage" law was a model for the Health Insurance Portability and Accountability Act of 1996.



1992 CAHC spearheaded the end of individual & small group rate setting based on gender or health status. Maine also became one of 5 states to win community rating limits on the rates insurers could charge older people.



1994 CAHC led and won the fight for guaranteed issuance and renewal of health policies for individuals and small groups.

1995 CAHC helped extend the right to fair hearings with the Department of Health and Human Services for people denied free care by a hospital.



1997 CAHC's Executive Director, challenged the proposed sale of Blue Cross Blue Shield to a for-profit corporation and won a historic decision by the Superintendent of Insurance that the assets of Maine Blue Cross Blue Shield were owned by the people of Maine.



Mainers for Health Care Leadership Team

The Mainers for Health Care leadership team is a group of people who have served as leaders in the effort to pass Medicaid expansion both at the legislature in recent years and at the ballot in 2017. They know firsthand the devastating impacts the lack of health care has on our families and communities. With this knowledge, members of the Mainers for Health Care Leadership Team came together with organizations and other stakeholders to help launch the Medicaid expansion ballot campaign. They gathered signatures, knocked on doors, shared their stories and lead the statewide effort that resulted in the making of history in Maine and across the country when Mainers voted to pass expansion at the polls last November. They worked on behalf of many Mainers including people most marginalized by the health care crisis, people suffering with addiction or living with mental health challenges, and unable to afford necessary treatment. Members of the leadership team continue their work to make sure Medicaid expansion is implemented as soon as possible. Their courage and leadership is an inspiration to us all!

Maine Providers Standing Up for Health Care



MAINE PROVIDERS
**Standing Up
for Healthcare**

Maine Providers Standing up for Health Care is a group of over 600 healthcare providers including doctors, nurses, behavioral health specialists, advanced practice professionals, dentists, physical therapists, midwives, and concerned citizens advocating for improving health care for the people of Maine. Maine Providers Standing up for

Health Care's mission is to inform and influence health care policy based on vast experience caring for the people of Maine. The organization is still growing and has worked hard to effect change on a number of important healthcare issues that are vital to the people of Maine including preserving the Affordable Care Act and advocating for passage and implementation of Medicaid expansion. They have worked with elected representatives, held press conferences, written editorials, and taken to the streets to knock on doors of neighbors to talk about why affordable coverage is important to all Mainers. Learn more about Maine Providers Standing Up for Health Care at www.standupme.org.



Special Thanks...

To the unsung heroes making our jobs easier, helping CAHC without asking for anything in return, YOU are appreciated!

Albison's Printing, Amy Jennings, Catherine Berce, Christine Olsen, Kennebec Chocolates, Maple Hill Farm Inn & Conference Center, The CAHC Board of Directors



Martha Morrison, Founding Director, MedHelp Maine

MedHelp Maine, a nonprofit dedicated to increasing Mainers' access to unaffordable medicines. The primary focus is the creation of centralized prescription assistance programs to which local practitioners can refer patients unable to obtain needed meds. With a master's degree in hospital administration and extensive experience in hospital ancillary and support functions and in health care marketing and planning, Martha has guided the development of prescription assistance programs at seven Maine hospitals which has served as models for other hospitals. Together these medication access resources are helping thousands of patients of hundreds of Maine prescriber's, while also preventing millions of dollars' worth of avoidable ER visits and hospitalizations annually. A lifelong learner and busy retiree, Martha serves on various boards and advisory councils and is a regular presence at USM, where she has completed certificate programs in medical case management, gerontology, and public health, and is currently enrolled in courses in regulatory compliance and poverty and hunger.



Liz Harmon, Parent Advocate

Liz Harmon is a mother, lobster-woman, and cosmetologist in Brooksville, Maine. When Liz gave birth to her son, Orin, he was born with a serious heart condition and she quickly became caught up in a maze of bureaucracy trying to access the health care services he needed.

Liz first called CAHC's HelpLine in 2014 and at the time was completely overwhelmed in trying to figure out how to navigate the health care system, including both MaineCare and the new health insurance Marketplace. Liz worked tirelessly to advocate for her son and her family. Despite all barriers, Liz refused to give up until her family had the health coverage they needed and were entitled to. But she didn't stop there. After witnessing firsthand the obstacles and bureaucracy involved in navigating our health care system, Liz became an advocate for others and a champion for CAHC. She encouraged others in her community to apply for coverage and to challenge denials. When cuts to Medicaid were proposed or when the ACA and Marketplace were under attack, Liz was an active spokeswoman, sharing her story with multiple reporters to showcase the important role these programs play for families in Maine.

In 2015, Liz again recounted her family's experience to the press and policymakers to educate people about the immense obstacles eligible families face in obtaining Medicaid, and why it is vital that ombudsman services exist to advocate for people and help them navigate the health care system. Liz came all the way down to Augusta to deliver in person legislative testimony in support of LD 1498, a bill to require the Maine Department of Health and Human Services to contract with a Maine nonprofit to provide ombudsman services to people on MaineCare. Thanks to Liz's support and testimony, LD 1498 passed with overwhelming bipartisan support.

Once upon a time...



Sen. Dale McCormick, left, and Michael Cavanaugh, right, listen to Joseph Ditre discuss Maine's health-care costs at a press conference Friday in the State House.
Doubled health-care costs cited

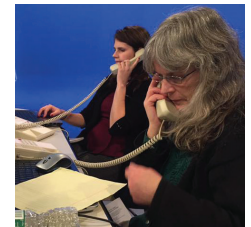
1997 CAHC and allies helped pass legislation that required all assets resulting from a sale or conversion of insurer Blue Cross Blue Shield be placed in a charitable trust for the people of Maine.

1997 CAHC led the effort to broaden continuity of coverage protections for consumers with pre-existing conditions who lost coverage due to unemployment. Maine was the only state in the US that provided this protection to consumers.



1997 CAHC led the campaign to adopt fair rules protecting people in managed care plans. Rule Chapter 850 established limits on how far insurance companies could make people travel for care, required managed care plans to have adequate provider networks, and created rights to appeal denials of coverage.

1997 The birth of CAHC's statewide, toll-free Consumer Assistance HelpLine. 1-800-965-7476



1998 CAHC worked to expand Medicaid coverage to children in families with incomes up to 185% of poverty level. CAHC helped expand prescription drug coverage for older Mainers.



The Maine People needed a Champion

1999 CAHC led the campaign to protect and preserve all of the assets held by Blue Cross Blue Shield of Maine, after it announced its proposed sale to Anthem. The Superintendent of Insurance forced Anthem to increase the amount it had to place into a charitable trust for the people of Maine. \$81.6 million dollars was placed in a charitable trust, which was \$1.19 Million more than Anthem had proposed.



1999 CAHC helped create the "Cub Care" program which expanded Medicaid coverage to children in families with incomes up to 200% of the Federal Poverty Level.

2000 CAHC led the campaign to pass the Patient's Bill of Rights that protects consumers and providers in HMO and managed care plans.

2000 CAHC's Board President, Dr. John Marvin, worked with then Senate Majority Leader Chellie Pingree to design and enact the first-in-the-nation discount drug program called Maine Rx. Pharma sued Maine but the US Supreme Court upheld Maine's drug rebate program. Other states then created similar programs.



2001 CAHC helped expand Medicaid coverage to include single adults and couples without children at home.

2001 CAHC helped defeat attempts to repeal standardized individual health plans and laws that protect older consumers and consumers with pre-existing medical conditions. CAHC also helped develop extension of health insurance coverage to domestic partners.



Jack Comart, Esq., Litigation Director, Maine Equal Justice Partners

Jack Comart is the Litigation Director at Maine Equal Justice Partners. Jack is an attorney who has represented low-income people for nearly 40 years in the courts, before administrative agencies and in the Maine Legislature. He began his legal services career in Maine with Pine Tree Legal Assistance and came to MEJP in 2004. Jack's expertise is in MaineCare and other areas of public benefits law. He has lead and won a number of successful legal battles on

behalf of Maine people resulting in the preservation of public benefits, improved access to health care and other services. Jack attended Brandeis University and received his law degree from Northeastern University, School of Law.



Trish Riley, Executive Director, National Academy for State Health Policy

Trish Riley is Executive Director of the National Academy for State Health Policy and president of its corporate Board. She helped build NASHP as CEO from 1988-2003. Previously, she was a Distinguished Fellow in State Health Policy at George Washington University and taught in the graduate program at the Muskie School of Public Service, University of Southern Maine.

From 2003-2011 she served as Director of the Governor's Office of Health Policy and Finance, leading the effort to develop a comprehensive, coordinated health system in Maine including access to affordable health insurance. Trish was the principal architect of Dirigo Health Reform and served as the state's liaison to the federal government and Congress, particularly during deliberations around national health reform. She chaired the Governor's Steering Committee to develop a plan to implement the Affordable Care Act in Maine.

Trish has also held appointed positions under five Maine governors – directing the aging office, Medicaid and state health agencies, and health planning and licensing programs. Trish served as a member of the Kaiser Commission on Medicaid and the Uninsured, and serves at the Institute of Medicine's Board on Health Care Services, the National Academy for Social Insurance where she co-chaired the Study Panel on Medicaid and the Culture of Health. She was a founding member of the Medicaid and CHIP Payment and Access Commission (MACPAC).



Gordon H. Smith, Esq., Executive VP, Maine Medical Association

A Maine native, Gordon graduated from the University of Maine with highest distinction in 1973 and from the Boston College Law School, magna cum laude, in 1976. He practiced law before coming to the Maine Medical Association as General Counsel in 1981. He is a past Chairman of the American Society of State Medical Association Counsel, and the AMA/State Medical Societies

Litigation Center. Gordon has also served as Chair of the American Medical Association/ State Medical Society Litigation Center, the Maine Health Data Organization and the Advocacy Resource Center of the American Medical Association. He currently serves as a member of the Steering Committee of the AMA's Scope of Practice Partnership. He is also a former Chair of the Board of Quality Counts, a regional quality improvement collaborative and a former board member of the Maine Association of Area Agencies on Aging. He is a current board member of Onpoint Health Data and the Daniel Hanley Center for Health Leadership. A frequent lecturer to medical groups on various medical legal subjects, Mr. Smith has served as Executive Vice President of the Maine Medical Association since September 1993.

Maine's 2018 Health Care Hero Award Winners!

2018 Distinguished Health Care Hero Awards

Jack Comart, Esq., Trish Riley, and Gordon Smith, Esq.

This award recognizes the extraordinary contributions and ongoing advocacy efforts of an individual whose dedication and commitment has helped make significant gains in moving forward policy initiatives aimed at preserving, improving, or expanding access to affordable health care for all Mainers.

Few people have the fortitude to keep working to improve Maine's health care system like these leaders. From board service to all they've done both behind the scenes, in public service, and throughout their careers, we are honored to have worked along-side these truly distinguished health care heroes.

2018 Individual Health Care Hero Awards

Liz Harmon and Martha Morrison

This award recognizes the efforts and contributions of an individual consumer advocate to preserve, improve, or expand access to affordable health care on behalf of Mainers who would be directly impacted or benefit from health care coverage gains. We are pleased to honor Liz Harmon and Martha Morrison with the Individual Health Care Hero Awards.

2018 Organizational Health Care Hero Awards

Mainers for Health Care Leadership Team and
Maine Providers Standing Up for Health Care

This award recognizes the efforts of an organization, institution, or other entity that has engaged its members or other stakeholders in advocating for systemic policy initiatives aimed at preserving, improving, or expanding access to affordable health care in Maine. The Mainers for Health Care Leadership Team and Maine Providers Standing Up for Health Care have been leaders in Maine at the state house, and at the community level to improve access to affordable health care. We are honored to have them as our Organizational Health Care Hero Award Recipients.

CAHC took that challenge.

2001 CAHC's Executive Director was requested to participate in Speaker Saxl's Working Group on L.D. 1770, which drafted Amendments to the Maine Nonprofit Corporation Act.



2002 CAHC helped defeat attempts by insurers to eliminate consumer protections that limit the distance insurers can require consumers to travel for care - Rule Chapter 850. CAHC led the campaign to enact the Small Business Health Care Coverage Plan - a precursor to the Dirigo Health Program.



2003 CAHC participated in a broad coalition that supported passage of the most comprehensive mental health parity legislation in the nation.

2005 Consumers for Affordable Health Care and the Office of the Attorney General won a significant legal victory in the Maine Supreme Court that upheld the legality of the Dirigo Health Program.



2003 CAHC helped develop and support enactment of the Dirigo Health Program, Gov. Baldacci's first-in-the-nation subsidized insurance program, spearheaded by Trish Riley. Dirigo established important first steps to control costs and improve quality.



2007 CAHC staff presented to more than 33,000 people at 61 separate events in every county of Maine. Our Consumer HelpLine assisted over 2,000 people.

2008 CAHC helped it's 10,000th Mainer on its Consumer Health Care HelpLine.



CAHC's story continues,

2009 CAHC and its Coalition partners launched "A Call to Action on Health Care Reform 2009: The Transparency Imperative" and won landmark victories for Mainers by enacting a Health Care Bill of Rights to improve transparency in the private insurance market, and enhanced consumer protections for Mainers.



2010 CAHC and its Coalition partners launched "Don't Cap My Care" Campaign which helped pass a first-in-the-nation measure to eliminate lifetime and annual caps from health insurance plans. The bipartisan bill went into effect January 1, 2011 giving Mainers relief from annual caps three years before the ACA.



2010 The Maine Attorney General and the Maine Superintendent designate CAHC as the Maine Health Insurance Consumer Assistance Program.

2011 The Health Care for Maine (HC4ME) is formed. HC4ME is an alliance, of health care advocacy organizations including CAHC, working to ensure that every person in Maine has access to high quality, affordable health care.



2011 CAHC launched the Small Business Training Series, "Get the Facts", educating employers on health insurance terminology and newly offered tax credit options through the ACA.



2012 CAHC filed an Amicus Curie brief in the ME Supreme Court case that upheld Superintendent Kofman's 2011 decision that reduced Anthem's requested profit margin from 3% to 1%, and reduced their overall rate request from 9.8% to 5.2%, saving the Maine people over \$3 million.

with so much to celebrate!



2012 CAHC released "Few Winners, Many Losers", a report which evaluated the impact of key provisions of Maine's new Health Insurance Law PL2011, Chapter 90.

2013 CAHC provided training to over 4,300 people at businesses, health care, social service organizations navigators and assisters, about the ACA.

2014 CAHC's Certified Application Counselor staff broke records with 6,723 incoming calls helping Mainers understand the Health Insurance Marketplace, MaineCare and Medicare programs.

2015 By assisting Maine people with private insurance appeals, CAHC helped consumers receive coverage for vital medical services worth over \$430,000.

2016 CMS awarded CAHC a two-year grant through the Connecting Kids to Coverage outreach and enrollment grant program.

2016 Legislature passes MaineCare Ombudsman legislation. CAHC creates health insurance appeals guide, "Do it yourself health insurance appeal: a step by step guide to exercising your rights".

2017 CAHC and partners help to preserve the ACA and pass Medicaid expansion.

2018 Equality Maine honors CAHC as a partner for equality for the design and presentation of its' appeals workshop.

2018 CAHC helped pass LD1406 to increase prescription drug cost transparency.



**Stay tuned to see what's next...
sign up at www.maine cahc.org**