

## CoffeeCAHC policy round-up:

April 2, 2025

119th US Congress, 1st Session

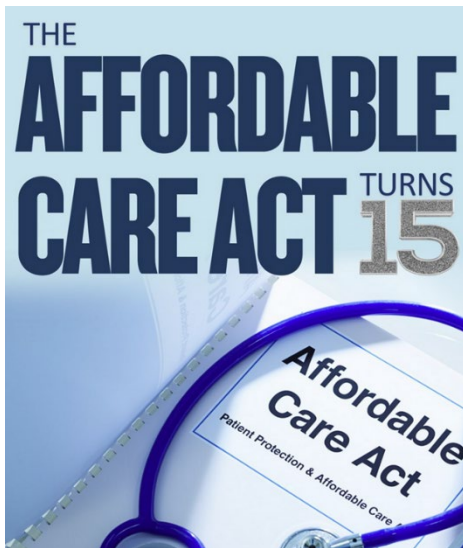
132nd Maine Legislature, 1st Regular Session



Good afternoon, Coffee CAHC readers!

Welcome back to CAHC's policy newsletter! We continue to listen to music that means something. This week (once again?) it's 250 musicians in Haarlem, the Netherlands, covering Neil Young's [Rockin' the Free World](#). Doing it justice, too!

### National Level



#### Happy Birthday Affordable Care Act!

Here at CAHC, we are big fans of the Affordable Care Act (ACA) turned 15 years old last month! The law has ensured millions of people have access to health care, including coverage for preexisting conditions, preventive services, hospital services, vaccinations, prescription drugs, and reproductive health care. It has increased coverage and affordability, reduced the likelihood of consumer medical debt, and transformed the health insurance landscape.

To celebrate the ACA, enjoy this [article](#) from the Georgetown University McCourt School of Public Policy or take a [deep dive](#) with Jeanne M Lambrew, one of the architects of the law and former head of the Maine Department of Health and Human Services, in Health Affairs.

#### ACA Under Attack – Again.

Despite its extraordinary successes, the ACA is once again subject to partisan efforts to undercut it. In February, the Trump administration [cut funding to ACA navigators by 90%](#). ACA navigators are people trained to help consumers who likely would be uninsured understand their health care options and enroll in coverage. Assisting with enrollments is only a fraction of what navigators actually do. They also help people enroll in Medicaid, educate the public about health insurance, and trouble-shoot difficult cases, e.g., where family members might be eligible for different coverage options. Fortunately, Maine is unaffected by this cut because the state operates a state-based exchange.

#### Enhanced Subsidies at Risk.

Kaiser Family Foundation released an [analysis](#) of the Affordable Care Act (ACA) Marketplace plans enhanced subsidies, which are set to expire at the end of 2025. The enhanced subsidies have helped to lower monthly premium payments for most Americans with Marketplace coverage – those who are self-employed, who are not offered coverage through work, or who can't afford such coverage.

KFF confirms that coverage will likely become more expensive for the self-employed, people living in rural areas, and early retirees.

### State Level

[CAHC Releases Survey Data Shows Half of Mainers are Burdened by Medical Debt](#)

CAHC has released key health care affordability and medical debt survey data, Examining Voters' Views Towards Health Care in Maine. The data provides a greater sense of the barriers Mainers face trying to access and pay for healthcare. The data reveals that, while recent state and federal efforts to increase access to affordable health coverage have helped many Mainers, many still struggle with high health care costs and medical debt.

**Notably, the survey found that:**

- Nearly [half of all Maine families accrued medical debt](#) within the past two years.
- Most Mainers with medical debt attribute their debt to a hospital service; nearly half report prescription drug costs were also implicated.
- Half of Maine families reported having a higher-than-expected copayment for a prescription drug. One out of three say they postponed filling or refilling a prescription, split pills in half, skipped doses of medicine, or did not fill a prescription at all due to cost.

The survey included questions about policy options that would address healthcare affordability in Maine. A vast majority of Mainers believe that providing affordable, comprehensive health insurance to every Mainer should be a priority for Maine's policymakers. Nine out of ten support enforcing price transparency rules, limiting hospital charges, and continued efforts to address the rising costs of prescription drugs.

**15 Years of the Affordable Care Act in Maine**

The ACA has dramatically changed access to health care and coverage in Maine. [Governor Mills implemented Medicaid expansion](#) in Maine, helping people who would otherwise likely be uninsured, access coverage through Maine's Medicaid program, MaineCare. [Over 100,000 Mainers](#) have benefited from having access to affordable, comprehensive coverage through MaineCare expansion. Health Insurance Marketplaces established by the ACA, including Maine's [CoverME.gov](#), have also helped provide access to lower-cost health coverage for millions of Americans, including nearly 65,000 Mainers. Mainers also continue to benefit from the many consumer protections included in the ACA, including protections for people with pre-existing conditions, mandated coverage for free preventive health care services, such as cancer screenings, as well as bans on annual or lifetime caps on coverage.

**Need Health Insurance?**

In addition to Open Enrollment at [CoverME.gov](#), some Mainers may qualify for a [Special Enrollment Period \(SEP\)](#), but don't wait! Many SEPs only last for 60 days.

Did you know that Mainers can apply for MaineCare anytime? It's true. Visit [CoverME.gov](#) for more information or apply online at [MyMaineConnection.gov](#).

Need help? Call our free, confidential, **HelpLine at 1-800-965-7476** with questions. Our certified Maine Enrollment Assistants can also help with health coverage application questions.

**Crumbs of Knowledge**

Danish schoolchildren identified [nine new species of tardigrade](#), the super-cute and practically indestructible [water bears](#). Scientists discovered a [new species of dinosaur](#) with 2-foot long clawed fingers in the Gobi Desert. And a [rare frog has been rediscovered](#) after 130 years!