

MaineHealth

Testimony of Mara Larkin, LCSW CCM

Maine Medical Center

In Opposition to LD 66

“An Act To Prohibit Hospitals from Discussing Alternative Payment Options with Hospitalized Patients”

January 29, 2018

MaineHealth Member Organizations:
Franklin Community Health Network
LincolnHealth
MaineHealth Care At Home
Maine Behavioral Healthcare
Memorial Hospital
Maine Medical Center
NorDx
Pen Bay Medical Center
Southern Maine Health Care
Synernet
Waldo County General Hospital
Western Maine Health

Part of the MaineHealth Family:
MaineHealth Accountable Care Organization

MaineHealth Affiliates:
MaineGeneral Health
Mid Coast-Parkview Health
New England Rehabilitation Hospital of Portland
St. Mary's Health System

Senator Sanborn, Representative Tepler and distinguished members of the Joint Standing Committee on Health Coverage, Insurance and Financial Services, I am Mara Larkin, Complex Care and Social Work Manager at Maine Medical Center, and I am here to testify in opposition to LD 66, An Act to Prohibit Hospitals from Discussing Alternative Payment Options with Hospitalized Patients.

MaineHealth is Maine's largest integrated non-profit health care system that provides the full continuum of health care services to the residents of eleven counties in Maine and one in New Hampshire. As part of our mission of "Working Together So Maine's Communities are the Healthiest in America," MaineHealth's members are committed to providing access to health care services to all patients, regardless of their ability to pay. With that said, MaineHealth has established a policy to provide Free Care to all patients with incomes at 175% of the Federal Poverty Level (FPL), despite the fact that the State mandates that Free Care must be provided to Maine residents at less than 150% of FPL. In fact, MaineHealth provided almost \$45 million in charity care last year alone.

LD 66 would limit our ability to assist patients with their coverage needs to a small window of time prior to or upon admission or at the time of discharge. Often admission and discharge are extremely stressful times for patients. In most cases, admissions to a hospital are not planned and discharge can be stressful as patients are provided information on how to continue to heal and recover post discharge.

MaineHealth's goal, first and foremost, is to ensure the health and wellbeing of our patients and we would never force a conversation about payment options or the cost of a patient's hospital stay. Currently, when a patient is in the emergency department or inpatient unit, our Patient Access Team will approach the patient – or the patient's family – at an appropriate time, taking into account the patient's physical and mental health, to request basic information, including insurance. No conversation about billing or payment is discussed by the Patient Access Team. At a later time, a social worker from our Care Management Team will meet with the patient, again at an appropriate time, to discuss the patient's needs, including any financial assistance that might be needed to pay for medication post discharge, food insecurity, supports that may be needed to continue their care post

discharge, etc. If upon admission the patient did not have insurance, the patient will be connected with our patient assistance programs that can help the patient enroll in MaineCare or apply for Free Care. Most patients are grateful to have assistance in completing the difficult process of applying for State aid and to have someone guide them through the process. In fact, we are proud to say that MaineHealth's Access to Care team has helped complete almost 1,800 of the over 8,000 total MaineCare applications submitted since July.

Our ability to counsel patients on their coverage options helps to avoid the stress of unpaid medical bills. Some patients may even refuse medical care out of fear of racking up thousands of dollars in medical bills that they cannot afford. LD 66 would strip hospitals of the flexibility needed to counsel patients at a time that is right for them and ensure that they receive the appropriate care needed.

For those reasons, I urge the Committee to vote Ought Not to Pass on LD 66, "An Act to Prohibit Hospitals from Discussing Alternative Payment Options with Hospitalized Patients." Thank you and I would be happy to answer any questions you may have.