

Richard A. Bennett Senator, District 18 3 State House Station Augusta, Maine 04333

The Honorable Craig Hickman Government Oversight Committee c/o Office of Program Evaluation and Government Accountability 82 State House Station Augusta, ME 04333

Dear Chair Hickman and Fellow Committee Members,

As members of the State Legislature, we all hear from constituents all the time about the difficulties they face with government programs. In most cases we can address their concerns with the appropriate department. In some circumstances, further investigation may be needed. I believe a constituent has come to me with a problem warranting further review.

Maine's individual health insurance market place, CoverME.gov, serves thousands of Maine people. In fact, as of Saturday, Jan. 7, 62,439 Maine people had selected plans for affordable health coverage in 2023. A program serving that many people deserves to be looked at when problems start to become apparent.

In the case of my constituent, she is a broker with clients insured through CoverME.gov. Many of her clients received a quote for a monthly premium but upon final transmission through the carrier, were charged in excess of 100% what they were quoted. For those on a fixed income, the coverage became outside their ability to pay.

Communication with the staff at CoverME.gov was challenging for my constituent, to say the least. After four emails in 2023, she finally received one response denying any known issues she had identified. She had also sent numerous emails in 2022, with very few responses.

The State Legislature has made it clear, ensuring Mainers have access to health insurance is a priority. It makes sense then, that the Government Oversight Committee would want to investigate when the program is not working as efficiently as it should. Constituents expect, rightfully so, to have their concerns addressed and their questions answered when they reach out to state run programs. They also need to receive accurate information when it comes to something as important as health insurance costs.

Therefore, I respectfully request that the Government Oversight Committee consider reviewing the policies and procedures at CoverME.org. There are many questions that need to be answered, including: Why are constituents being quoted incorrectly, or, is the paperwork being sent to carriers with errors? Why does it take so long for constituents to get a response from CoverME.org staff? What is the process opening and closing "tickets" and why are some closed when no resolution has been reached?

Thank you for your consideration.

Sincerely,

Richard A. Bennett Senator