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January 10, 2022

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**Joint Standing Committee on
Health Coverage, Insurance and Financial Services**

c/o Legislative Information Office
100 State House Station
Augusta, ME 04333

Senator Sanborn, Representative Teplar, and Members of the Committee on Health Coverage, Insurance and Financial Services,

I am writing on behalf of Frannie Peabody Center, Maine's largest HIV/AIDS services organization, in support of **LD 1783 to Require Health Insurance Carriers and Pharmacy Benefits Managers To Appropriately Account for Cost-sharing Amounts Paid on Behalf of Insureds.**

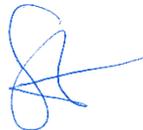
Frannie Peabody Center works directly with individuals living with and at risk for HIV/AIDS. A critical part of our services is linking people to a form of health insurance that will provide coverage for the high cost of life-saving medications. Historically, the out-of-pocket expenses for medications that treat and prevent HIV were too high to support adherence, which in turn contributed to harmful health outcomes and further HIV transmission. Many individuals were forced to make the impossible choice between medications that would keep them alive, or providing for their children.

Because of federal assistance and policies that filled these affordability gaps, we have seen sustained positive health outcomes; HIV viral load suppression rates over 92% (in Maine), which paves the way for financial independence and health stability.

For many individuals, particularly those living with chronic disease, health insurance is still unaffordable. Health coverage should be patient-centered and a resource to ensure individuals are not crippled by the cost of healthcare. High out-of-pocket costs, deductibles, and co-insurance continue to push that resource out of reach. Not allowing financial assistance to count toward these limits centers the insurance company, not the patient, and continues to act as a barrier to care and a contributing factor to the cycle of poverty experienced by so many individuals who are under-insured.

I am grateful to Senator Sanborn for introducing this bill and I urge you all to support LD 1783 as it improves access to healthcare for all Mainers.

Respectfully,



Katie Rutherford
Executive Director
Frannie Peabody Center