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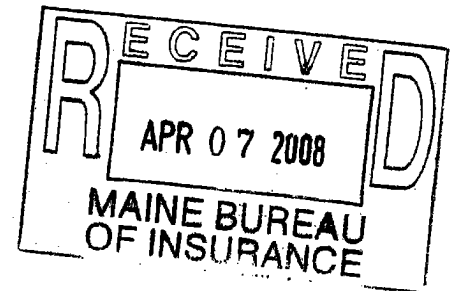
STATE OF MAINE

ONE HUNDRED AND TWENTY-THIRD LEGISLATURE

COMMITTEE ON INSURANCE AND FINANCIAL SERVICES

April 4, 2008

Mila Kofman
 Superintendent
 Bureau of Insurance
 34 State House Station
 Augusta, Maine 04333-0034



Dear Superintendent Kofman,

Recently, the Joint Standing Committee on Insurance and Financial Services considered LD 1687, An Act to Increase Health Insurance Coverage for Front-line Direct Care Workers Providing Long-term Care. The legislation proposed to allow providers of long-term care services with more than 50 employees to participate in the DirigoChoice health insurance plan and to allow uninsured direct care workers who work an average of 10 or more hours per week to participate in the DirigoChoice health insurance plan. While members of the committee support the goal of providing access to health coverage for direct care workers, the committee could not support an expansion to the DirigoChoice program at this time.

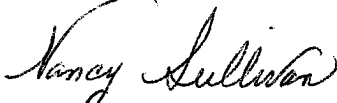
Although LD 1687 was voted "Ought Not to Pass" by the committee, we believe increased options for health insurance coverage are needed to support the recruitment and retention of direct care workers who provide home care and long-term care for Maine's elderly and persons with disabilities. To that end, we are writing to ask that the Bureau of Insurance convene a working group of stakeholders to review the State's health insurance laws and consider whether there are provisions under current law that provide an opportunity for group purchasing for direct care workers and their employers. In conducting the review, we also ask that the working group identify any potential statutory changes or other public policy options to increase access to private health insurance coverage for direct care workers.

We request that the Bureau submit its findings and any recommendations, including recommendations for legislation, to the committee before October 1, 2008. We also would like you to notify committee members and staff of any working group meetings so

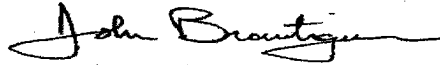
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interested members may attend. Please contact us or our legislative analyst, Colleen McCarthy Reid, if you have any questions or would like additional information. Thank you for your consideration of our request.

Sincerely,



Nancy B. Sullivan
Senate Chair



John R. Brautigam
House Chair

cc: Sen. Beth Edmonds
Deborah C. Friedman, Esq., Policy Director, Senate President's Office
Members, Joint Standing Committee on Insurance and Financial Services