September 23, 2026

Re: 2026 Annual Public Hearing
Office of Affordable Health Care
Submitted via online form

United States of Care is a listening-first, non-partisan nonprofit organization working to ensure everyone has access to quality, affordable health care regardless of who they are, where they live, or how much money they make. We work in states across the country to develop pragmatic policy solutions that are designed to respond to people's needs.

Our listening work across the country, including in Maine, shows how much people are struggling with the rising cost of health care. When we recently spoke with people across Maine, we learned that affordability affects nearly every part of the health health care experience. For example, people in Washington County talked about how they had to come to ignore medical bills and accept medical debt as the unavoidable cost of staying well. Our polling from last year also found that most Maine adults would cut somewhere else in their budget before giving up coverage. For many families, that means choosing between debt and medical care, or between prescriptions and food.

The high cost of health care affects both people and employers in many ways. Today, I want to focus on hospital prices, because hospital spending makes up the largest share of total health care spending in Maine. Those prices are passed directly on to Mainers through higher premiums and out-of-pocket costs. Around 40% of premium costs come from hospital costs. As premiums keep rising, the tradeoffs I just described get harder.

The good news is that other states have shown what works. Setting hospital payment rates as a percentage of Medicare, or capping how fast prices can grow each year, brings prices under control in a manageable way. These approaches help people afford the care they need while protecting hospitals' ability to keep providing it.

These common sense policies have overwhelming support from Mainers. As the state grapples with expected coverage losses in the coming year, the policies can be paired with coverage expansions, but expanding coverage alone is not enough. Our recent polling found that 21% of insured adults carry medical debt, nearly the same as the 23% of uninsured adults who do.

Thank you to the Office of Affordable Health Care for its commitment to supporting access to high-quality affordable health care for Mainers, and the opportunity to share on this important issue.

Sincerely,

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