

Affordable & Comprehensive Health Care for All Mainers: The All Maine Health Program (AMHP)

Maine AllCare has released its proposal for an All Maine Health Program (AMHP) that details how a universal, publicly funded health care plan — with care that is both privately and publicly provided — could work for all Maine residents. The AMHP is the basis for a bill (LD xxxx) in the 132nd state legislature.

Why a New Solution is Necessary

Our current health care system is complicated, inefficient, costs too much, and leaves many unable to get the care they need.

Too expensive & harmful:

A 2023 survey of Mainers found that:

- Many believe they are just one major medical event or illness from financial disaster. Over 40% of Mainers have medical debt in their households.
- More than 30% of Mainers skipped or delayed going to the doctor when they were sick due to costs. One in four Mainers cut pills in half, skipped medication doses, or did not fill a prescription due to costs.

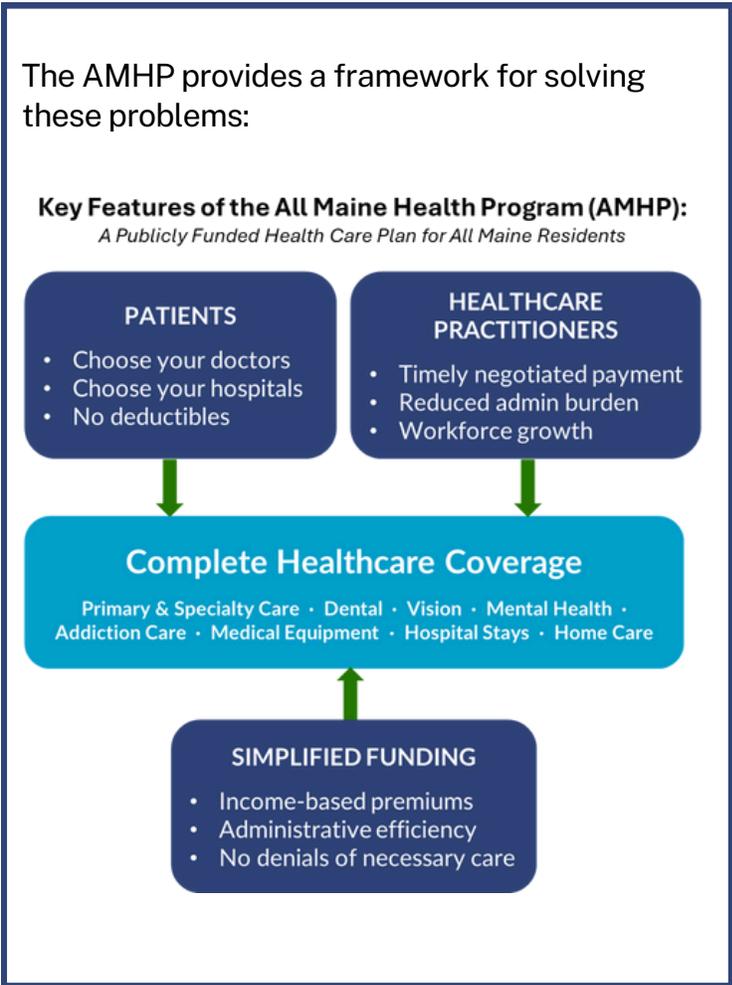
Too complicated & inefficient:

- Many Mainers find it too difficult to figure out what health coverage they qualify for and how to apply. Most are unsure what is covered by their insurance or how much they will have to pay out-of-pocket.
- For doctors and other practitioners, paperwork for dozens of insurance contracts is frustrating and unnecessarily complex. The US spends more on health care administration than peer countries; half of our admin costs are estimated to be wasteful.

Sources: Consumers for Affordable Health Care survey, 5/11/23; Health Affairs brief on administrative waste, 10/6/22

Who We Are

Maine AllCare (MAC) is a non-profit organization whose mission is to promote the establishment of publicly funded health care coverage for all Maine residents. This system must be efficient, financially sound, politically sustainable, and must provide benefits fairly distributed to all.



What the AMHP Would Provide

Key features of the AMHP include:

- **Eligibility:** All Maine residents are eligible.
- **Benefits:** Covers all necessary care, including dental, vision, hearing, mental health, addiction treatment, prescription drugs, medical equipment and supplies, and hospital, outpatient and home care. (It will provide wrap-around or “gap” coverage for those currently on Medicare or other Federal insurance programs.)
- **Revenue Sources:** Funded through state income-based and business payroll-based assessments or taxes, supplemented by available federal funding.
- **Affordability:** No more patient deductibles, or unpredictable out-of-pocket costs. Minimal co-payments, if any.
- **Provider Compensation:** A simpler payment system that pays doctors, hospitals, and other practitioners adequately and on time, and would help grow our health care workforce.
- **Structures:** Provider (professionals and facilities) payment rates and drug pricing would be negotiated by the accountable State agency.
- **Workforce Transition:** Support for displaced insurer and provider administrative staff.

How We Could Afford It

Maine AllCare worked with the Maine Center for Economic Policy in 2019 and 2024 to conduct fiscal studies of publicly funded healthcare plans for Maine. Many studies also exist in other states and at a national level.

Taken together, they show that our collective cost under the proposed plans would be similar to what we currently pay. In other words, **with the same money collectively, we could cover everyone and with more comprehensive benefits than many Mainers currently get.** The ultimate goal would be to lower health care costs for most Mainers.

This is made possible largely by a more efficient system — eliminating excess profits, reducing administrative complexity and waste, and negotiating lower prescription drug and hospital prices.

Current Health Insurance System

Fragmented, Inefficient & Unaffordable:
we are NOT getting our money’s worth

For those with employer-sponsored insurance:

Your insurance premium depends on what your employer offers.

Your out-of-pocket costs can vary greatly from year to year and depend on your benefits, your deductible, and your co-insurance.

Or you skip care.



A Publicly Funded Health Care Plan for All

Simpler, More Efficient & Transparent:
most Mainers pay LESS

Your insurance premium is based on what you can afford.

No more deductibles.
Little to no out-of-pocket costs.

For the same comprehensive benefits as everyone else.

No Surprises:

- A predictable cost, as a sliding scale premium, based on the ability to pay (for individuals) or by company size (for businesses)
- You’ll know what your health care will cost for the year and can budget accordingly
- No deductibles and little to no copayments.