



As Politicians Resist Health Reform, Maine People Sign Up – Especially in Coastal and Rural Communities

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Meeting with a group of Maine fishermen in 2010, then-candidate for governor Paul LePage attracted national media attention by promising that “you're gonna be seeing a lot of me on the front page saying ‘Gov. LePage tells Obama to go to hell.’” That has not happened, but the Governor has doggedly resisted the national Affordable Care Act passed by the U.S. Congress in March 2010. He has kept his word about not “lifting a finger” to set up a state insurance marketplace, while also vetoing five bipartisan votes by the state legislature to accept federal healthcare funds to cover 70,000 low-income Mainers. But the Governor’s opposition has not stopped health reform from helping ordinary Mainers.

On that day back in 2010, LePage spoke in Hancock County, where at the time almost 18% of residents had no health insurance – the highest uninsured rate in the state. Since then, residents have signed up for health plans in record numbers. For example, over 18% of people under 65 living in the Hancock County town of Stonington have now bought plans on Maine’s federally facilitated Affordable Care marketplace. Among the top thirty Maine towns for marketplace enrollments, nine are in Hancock County, mostly coastal towns with working waterfronts.

Not Many Work Harder Than Lobstermen – And No One Likes Health Reform More

The lobster industry is emblematic of Maine. In 2013, the catch had a value at the dock of \$364 million – as a steamed Maine lobster currently fetches \$36 a pound on a Manhattan menu. There are over 5,900 licensed lobstermen in Maine, and until recently forty percent of them had no health insurance. Fully one in four lobstermen’s households had no one in the home with insurance coverage, with the lowest coverage rates in midcoast and downeast Maine.

Lobstering is a strenuous, seasonal job done mostly by the self-employed. Boat owners and stern men work from predawn until after sunset. The northeast fishery is the most dangerous and deadly in America, with the fatality rate for lobstermen in particular at 2.5 times the rate for all workers. Vessels can sink in minutes, and in an instant a stern man can become entangled in a trap line and swept into the frigid Atlantic. Short of such catastrophes, occupational injuries and illnesses are common.

Aware of acute health risks and needs, the Maine Lobstermen’s Association applied for and won a federal grant to train Affordable Care marketplace navigators to reach out and help the uninsured up and down the coast enroll in coverage. Statewide, more than half of Mainers eligible to buy insurance on the exchange were enrolled by January 16th of this year – one of the highest signup rates in the country. What is more, by now the state’s coastal fishing towns boast the highest rates of nonelderly residents covered through the marketplace. From Boothbay to Bernard, residents of working waterfront towns along the coast have

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embraced opportunities to gain coverage in the marketplace, usually with help to pay premiums from generous federal subsidies to people with low and middle incomes.

While Politicians Posture, Working Mainers Sign Up

Even as evidence mounts that reform is working, some politicians in Maine and across the United States continue to call for the undoing of ObamaCare. Nationwide, the price of marketplace premiums remained relatively flat from 2014 to 2015, and monthly premiums for coverage in Maine actually went down. While Congress has voted 56 times on Republican-sponsored bills aiming to repeal or unravel the Affordable Care Act, the percentage of Americans without health insurance has dropped sharply across all demographic groups. Not all Republicans are resisting reform, however. Ten GOP governors have reached across party lines to accept federal healthcare funds to cover the working poor through Medicaid. But 22 states, including Maine, still resist.

While politicians opposed to ObamaCare stick to their guns, their constituents buy coverage on the marketplace, often with generous federal subsidies to lower premiums. In both coastal and rural inland Maine, health insurance coverage has improved, even without expansion of Medicaid. Such progress isn't limited to Maine, because national data show that rural people are some of the biggest beneficiaries of health reform. This is welcome news as rural America falls farther and farther behind U.S. urban centers in employment, wages, and rates of chronic disease and premature death. In Maine as elsewhere, rural people are more likely to be poor, uninsured, and die at a relatively young age or suffer from chronic illnesses like diabetes and heart disease. As coverage and access to steady and preventive care improve, rural inequities might ease.

A Supreme Court Decision Overturning Subsidies Would Hurt Many Mainers

Nearly nine of every ten Mainers who have enrolled in marketplace plans qualify for subsidies from the federal government to reduce the price of health plan premiums. But the *King vs. Burwell* case now pending in the Supreme Court argues that subsidies are not supposed to go to people living in states that use federally facilitated marketplaces. That claim rests on a single phrase in a 900-page law and has little plausibility. But if a majority of Supreme Court justices accept it, then tens of thousands of Mainers from the Piscataqua River to the Canadian border could lose much needed health insurance as early as this coming summer.

If that sudden loss occurs, will Governor LePage regret his refusal to set up a state insurance marketplace – and will he take steps to authorize the marketplace to keep subsidies flowing? Whatever the answers may be, Affordable Care Act enrollment data reveal an obvious truth. As partisan fights drag on, the gulf widens between the noisy promises of some politicians to repeal and obstruct health reform and the pragmatic, quiet determination of many of their constituents to take full advantage of the newly affordable health coverage. Maine lobstermen and their neighbors, like many other Americans, are voting with their feet.

Data for this brief were drawn from January 16, 2015 zipcode-level enrollment data for Maine provided by the U.S. Department of Health and Human Services; decennial Census zipcode-level population estimates for the nonelderly population; and “Health Insurance Marketplace 2015 Open Enrollment Period: January Enrollment Period,” U.S. Department of Health and Human Services ASPE Issue Brief, January 2015.

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