



**Testimony of Maine Public Health Association and the
American Heart Association/American Stroke Association
In Support of LD 135:**

An Act To Prohibit Tobacco Use Surcharges in Small Group and Individual Health Insurance Products

Senator Whittemore, Representative Beck, and members of the Joint Standing Committee on Insurance and Financial Services, my name is Tina Pettingill. I am the executive director of the Maine Public Health Association. We are an organization which represents 400 public health professionals and students across the State committed to creating an environment which sustains and improves the health and well-being of Maine residents. Our diverse membership has a common interest in the promotion and protection of the public's health. I am here today on behalf of my organization and the American Heart Association to testify in support of LD 135.

Tobacco use is the number one cause of preventable death and disease in Maine and the United States. Both of our organizations advocate strongly for evidence-based public policies that prevent young people from starting and help adult smokers to quit. Policies such as significant tobacco excise tax increases, funding of comprehensive tobacco prevention and control programs and full Medicaid coverage of cessation products work. Both MPHA and AHA also advocate for private insurance coverage for cessation services including counseling and Nicotine Replacement Therapy (NRT). Such policies, especially in combination, are proven to reduce tobacco use.

In the case of charging tobacco users up to 50% more for insurance, we do not know of any scientific evidence that this type of punitive measures is effective in encouraging smokers to quit. We do, however, know that there will be negative outcomes. Lower income tobacco users will face health insurance premiums that are prohibitively expensive relative to their incomes which may result in a loss of healthcare coverage, and thereby a loss of access to needed healthcare and cessation services. These are the very individuals most likely to need access to health care services, including tobacco cessation services.

Over 70% of Mainer's who smoke have a desire to quit. This administration has taken a strong stance about increasing access to primary care physicians and this proposal supports that stance. By prohibiting the use of tobacco surcharges, you make insurance coverage more affordable for tobacco users and increase their access to primary care providers who can assist them in quitting.

We request that you join the six other states and the District of Columbia and fully support the passing of LD135.

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