Johanna Hill Bath LD 1964

Dear Senator Tipping, Representative Roeder, and distinguished Members of the Committee,

My name is Johanna Hill and I live in Bath and own a small business in Yarmouth. I request you vote to support LD 1964, An Act to Implement the Recommendations of the Commission to Develop a Paid Family and Medical Leave Benefits Program.

I opened my chiropractic practice in 2011 when I was healthy, young, and had no children. The first time I ever took any real time off was when my oldest daughter was born in 2014. I had a short term disability policy at the time, but despite paying for a plan with 12 weeks of coverage for each incident, it allowed only 4 weeks of coverage for a vaginal birth (6 for a c-section.) This is standard for disability plans. However, the policy had a 2 week waiting period and only paid a fraction of my pay, effectively leaving me with minimal income replacement for only two weeks.

Needless to say, despite the tears and heartache, I had to return to work very quickly and thank goodness there were no complications preventing me from doing so. Yet sadly, I felt lucky. Many of my colleagues and fellow small business owners didn't even have this level of protection. This is because these plans are typically only available to groups, so a small business with no employees would not qualify.

In March of this year, I developed complications to a respiratory infection and had to miss several weeks of work. Just as I was about to return, one of my daughter's caught a stomach bug. Due to the nature of her illness, I had no one to stay with her while she was sick, so I had to stay home for the week to care for her. The day after she was finally better, my other daughter came down with the same illness, and I missed another week of work. I then missed a few more days when I, too, got the stomach bug. In total, I missed the bulk of almost 6 weeks of work.

When I am not working, I am not making money. I have no paid sick or family leave, and I have to have more than two weeks of a single illness or injury to use even a little short term disability (as in back to back illnesses are separate incidents with separate waiting periods, and of course, it doesn't cover my loss of work if someone else in my family is ill.) Both my business and my family are still trying to recover from the ramifications of this loss of income.

Being self employed means operating with a huge, stressful weight over your head at all times. There are so many things that could go wrong that could ruin your business and devastate your family. Universal paid family leave could take a huge portion of that weight off small business owners and give them peace of mind and a safety net that could save both their business and their family.

Please vote to support LD 1964 to provide paid family and medical leave for all Mainers!

Sincerely, Johanna Hill Bath, ME